

# Auto and Home Insurance Guide

## Kentucky Department of Insurance



With Disaster Guide

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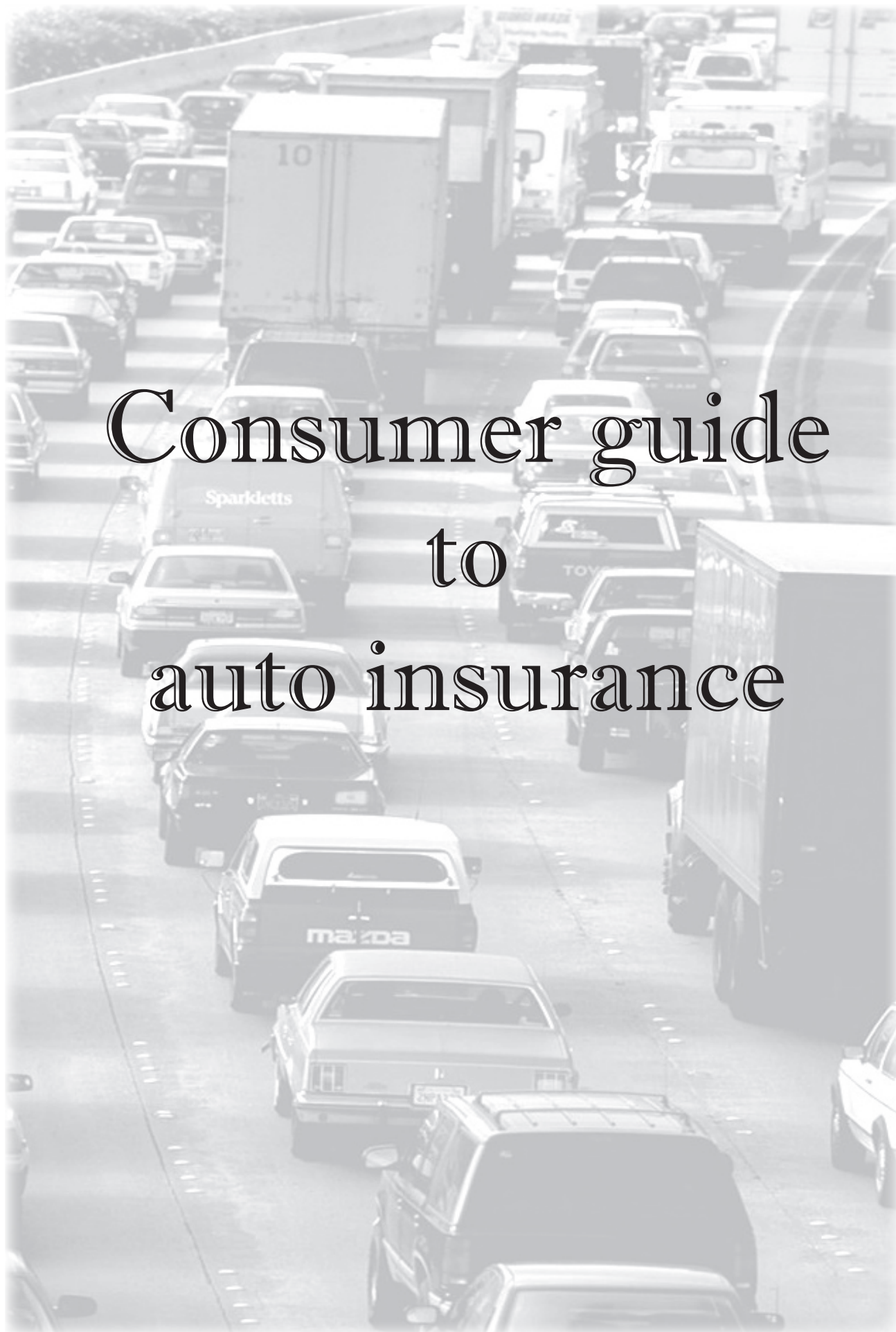
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# Consumer guide to auto insurance

# General auto insurance terms to know

**Actual Cash Value (ACV)** - The amount your car was worth on the open market the second before the accident occurred. This is not to be confused with the amount of money you still owe on your loan if you have financed your car.

**Adjuster** - Person professionally trained to review your claim and determine the amount of loss or damage payable under your insurance policy. Adjusters may be employees of the company, may be on staff at an independent adjusting firm or be self-employed public adjusters. Adjusters are licensed by the Department of Insurance (DOI).



**Aftermarket Parts** - Auto replacement parts made by and obtained from a source other than the original equipment manufacturer (OEM).

**Bodily Injury Liability** - Coverage for expenses related to injuries or the deaths of others because of your negligence. (See Property Damage.)

**Cancellation** - Refers to the ending of your policy before renewal date or expiration.

**Captive or Exclusive Agent** - An agent who represents only one company.

**Collision Coverage** - Pays for damages to your vehicle caused by collision with another car or object. This does not cover injuries to people or damage to property other than your covered vehicle.

**Comprehensive Coverage** - This pays for damages to your vehicle from losses other than collision. Comprehensive losses include fire, theft, vandalism, flood, falling objects, colliding with a bird or animal, etc. Glass breakage may be included in comprehensive coverage. If you have a deductible for comprehensive coverage, that deductible does not apply to glass breakage in the windshield, doors or windows, or in the glass or other materials used on the lights.

**Credit Scoring** - The practice of looking at patterns of behavior in your credit history as a predictor of how likely you are to have future insurance losses.

**Deductible** - The portion of damages you pay before your insurance company begins paying.

**Endorsement** - Attachment to your insurance policy. For example, you might add an endorsement for rental car coverage.

**Independent Agent** - An agent who represents a number of companies.

**Local Government Premium Tax** - Cities and counties in Kentucky can assess a tax on your insurance premiums. This usually will be listed as a separate charge on your bill.

**No-Fault** - Also known as Personal Injury Protection (PIP). A commonly misunderstood term, it has nothing to do with who was responsible for the accident. In basic no-fault coverage, your insurance company pays you up to \$10,000 for medical expenses, lost wages and similar “out-of-pocket” costs due to an injury occurring in an automobile accident, regardless of who is at fault. Added coverage or deductibles are available. Your right to sue the other parties and the rights of others to sue you are limited. You may reject the limitations on your right to sue or be sued. The rejection must be in writing on a special form and must be filed with the DOI. Your agent would have the form or it is available on the DOI Web site. The rejection will remain in effect until you notify the department in writing of any change.

**Nonrenewal** - Applies if an insurance company notifies you that it no longer plans to offer you coverage. The company must give you a reason in writing at least 75 days prior to the expiration date of your policy.

**Property Damage Liability** - Coverage for damage or destruction to another person’s property because of your negligence. Some companies bundle this with bodily injury coverage into single limit liability (SLL) coverage.



**Rating** - Based on the results of the underwriting process, the company assigns a price based on what it estimates it will cost to insure you. The higher the estimated cost, the higher your premium will be.

**Surcharge (Kentucky Premium Surcharge)** - A state tax on your insurance premium notice. Insurance companies must collect this money and send it to the Department of Revenue. The money goes to fund programs for police officers and firefighters.

**Towing** - Coverage for towing and road service may be added to your insurance. However, your policy may be canceled or non-renewed for too many towing claims.

**Underinsured Motorist (UIM)** - This coverage pays for bodily injuries to you and/or your passenger that exceed the limits of the responsible party's policy, up to the UIM limits. Like uninsured motorist coverage, this applies only to bodily injury, not to vehicle damage.

**Uninsured Motorist (UM)** - This coverage pays for bodily injuries to you or a passenger if an accident is caused by a driver with no insurance or by a hit-and-run driver, up to the UM limits. This does not cover damage to your vehicle.

**Underwriting** - When a company "underwrites" your business, it is assessing the risk associated with insuring you.

**Zero Tolerance** - The equivalent of "one strike and you're out." This relates to alcohol-related traffic violations by minors.

## Auto insurance facts

- According to Kentucky law, if damage to your vehicle exceeds 75 percent of the National Automobile Dealers' Association (NADA) retail value, the company must consider it a total loss.
- The U.S. Department of Transportation estimates that driver distraction is a factor in 25 percent to 50 percent of all vehicle crashes -- 4,000 to 8,000 per day. In a survey by the National Highway Traffic Safety Administration, it was reported that the leading causes of distraction include the use of cell phones or other wireless technology such as onboard navigation systems, inserting a CD, eating, talking to passengers, smoking, adjusting the climate settings or other controls, reaching for something inside the vehicle, and the unexpected actions of a child or pet. Other surveys found that some people admitted to reading the newspaper, shaving or applying makeup while driving.
- Your insurance company does not consider the color of your vehicle when setting your premiums.
- To operate a motorcycle in Kentucky, you must have a valid motorcycle operator's license and must use approved eye-protective devices. The motorcycle must have a rearview mirror. Owners of motorcycles must maintain basic liability coverage. Talk to your agent about other options, including no-fault personal injury protection. It is no longer necessary to provide proof of health insurance to your county clerk if you want to operate the motorcycle without protective headgear.



## Tips for reducing your auto insurance rates

**Be a comparison shopper.** Make some phone calls. Compare rates. Talk to your friends and neighbors. Take the time to research so you purchase the best product for your needs. Check the company's rating. Some rating agencies are A.M. Best Co., Fitch Ratings, Moody's Investors Service, Standard & Poor's and Weiss Ratings Inc. The ratings from the A.M. Best Co. are available on the Kentucky DOI Web site (<http://insurance.ky.gov/>).

**Raise your deductible; limit your claims.** You can save money on your premiums by raising your deductible, although you will pay more out of pocket before your company pays if you experience a loss. Assuming no other party was involved, consider paying for small losses without filing a claim with your insurance company. This may reduce the possibility of a rate increase or non-renewal of your policy.

**Decrease your risk of loss.** Be careful where and how you park your car. Lock the doors. Don't leave valuables in the car. Obey traffic laws, wear your seat belt and don't use your cell phone while driving. Don't drink and drive.

**Ask about discounts.** If you are retired, belong to a business association or have been insured with a company for a number of years, you may be eligible for special savings. Drive carefully and defensively; your driving record can have a major impact on what you pay to insure your vehicle. Ask about premium reductions for students who earn good grades and/or take driver's education. Take advantage of low mileage and anti-theft device discounts. Some companies may offer a discount if you insure both your home and auto with the same company.

**Annually review your policy limits and the value of the vehicle(s) you have insured.** Some consumer groups advise you to drop collision and/or comprehensive coverage on older vehicles. Be certain you have talked to your agent and understand what these decisions could mean to you.

**Check out rates before buying a car.** The cost of insuring a high-performance vehicle could be high, especially if you have teenage drivers on the policy. Consider buying a low-profile or family car. Remember, the more expensive the car, the higher comprehensive and collision coverage will be. Also consider the car's safety features and whether it is attractive to thieves.

**Reduce your daily driving.** The more you drive, the greater your chance of an accident. If possible, consider carpooling or mass transit to cut down on your daily mileage.

**Keep an eye on your credit report.** Most companies consider your credit history when determining your premium. Since it's reported that one in every three credit reports has errors or omissions, it pays to review yours annually.



## **Gather information before shopping**

Before calling for quotes, gather the following information:

- Model, year and make of any vehicle to be covered.
- Vehicle identification number.
- Name and address of the bank or financial institution if the car or truck is financed.
- How many miles you drive each year and general information on how you use your vehicle.
- Primary driver and others who will drive the vehicle. Estimate the percentage of time each uses the vehicle.
- Drivers' accident and violation history.
- Any safety or anti-theft features your vehicle has.

# Many factors determine cost of insurance

Insurance companies look at a variety of factors when determining your insurance rates. These factors will vary from company to company, so when shopping for a new policy, it makes sense to call several insurers for quotes.

In general, the insurance company will look at the type of car you drive, your driving record and the age of drivers in your household. Obviously, a household with “sporty” cars, a number of tickets or accidents and inexperienced drivers will pay a higher rate than a household with no “sporty” cars, a clean driving record and no inexperienced drivers.

In some parts of Kentucky, insurers will consider factors such as auto repair rates. Does the area have an adequate number of body shops to handle repairs? Is there enough competition to control costs?

Other issues to be considered are:

- Vehicle and population density.
- Medical and hospital availability and costs. (How close is the nearest hospital? The nearest medical helicopter?)
- Number of accidents in an area.
- Frequency of unaccounted for losses such as those from arson, theft, etc.
- Types of vehicles on the road, such as larger vehicles or coal trucks.
- Basic driver characteristics in an area. (Larger-than-average number of DUIs or uninsured drivers?)
- Credit scoring. Do you pay your bills regularly and on time?

In general, companies divide the market into preferred, standard and non-standard and charge accordingly.



## Applying for coverage with the KAIP

If you are unable to find insurance through the regular market because of your driving record or claims experience, you may apply for coverage through the Kentucky Automobile Insurance Plan (KAIP) by contacting any agent or broker who sells auto insurance.

Your insurance agent or broker will submit an application to KAIP on your behalf. However, it is important that you try to shop around for insurance before applying for coverage through KAIP, since it operates as an insurer of last resort.

In order to qualify, you must:

- certify that you have been refused automobile insurance coverage within the last 60 days,
- provide a premium deposit with the application, and
- maintain your principal residence in Kentucky, or the automobile to be insured must be registered in Kentucky.

All property and casualty insurance companies doing business in the commonwealth fund KAIP. You will be assigned to a company. The plan does not handle claims. If you are in an accident or suffer a loss, you should contact your company or agent.

If you are insured by KAIP and secure lower cost coverage from another source, you may cancel your policy with KAIP at any time. Your coverage costs will be prorated and any money due you will be returned.

For more information on KAIP, contact any licensed property and casualty agent in your area or call KAIP at 502-327-8909. The Web site is [www.aipso.com/ky](http://www.aipso.com/ky).

# What to do if you are in an accident

Unfortunately, even careful drivers can be in an accident. If this happens to you, follow these tips:

- If someone is injured, call for help immediately. Provide basic first aid but don't move an injured person unless you have medical training.
- Make note of the time of day, any weather factors that may have contributed to the accident, the position of the cars, etc. Some experts advise keeping a disposable camera in your car so you can document the scene.
- Exchange information with the other parties involved including the names of the other drivers, addresses, telephone numbers, insurance companies and policy numbers. If there were witnesses to the accident, get their names and telephone numbers. Report the accident to your insurance agent or company as soon as possible, even if you were not at fault.
- If police are called, get the reporting officer's name.



The Kentucky General Assembly passed a law in 2006 that allows for “quick clearance” in non-injury accidents. If you are involved in an accident on an interstate, parkway or ramp and no one is injured, the drivers should move their vehicles off the roadway as near to the accident scene as possible without obstructing traffic. This does not apply if the accident involved a death, a visible injury or transportation of hazardous materials.

## Be prepared

Keep your insurance card and registration in your car at all times. Make sure you have emergency numbers, as well as the number of your agent and company, in your glove compartment. If you have any medical conditions or allergies, keep a medical card where emergency personnel can find it quickly. This could save your life.

## Filing a claim

If your car is involved in an accident, is damaged by fire, flood or vandalism, or is stolen, follow these steps to file a claim:

- Phone your insurance agent or local company representative as soon as possible. Even if you are far away from home or if someone else caused the accident, you should make contact right away. Ask your agent how to proceed and what forms or documents you may need to support your claim. Your company may require a “proof of loss” form, as well as documents relating to your claim, such as medical and auto repair bills and a copy of the police report.
- Cooperate with your company in its investigation, settlement or defense of any claim and immediately turn over copies of any legal papers you receive in connection with your loss. Your liability insurer will represent you if a claim is brought against you, and will defend you if you are sued.
- Expenses you incur as a result of an automobile accident may be reimbursed under your policy. Remember, for example, that your no-fault coverage usually will pay your medical and hospital expenses and possibly other costs such as lost wages or at least part of your costs if you have to hire people temporarily to assist you with household chores.
- Keep copies of everything. Store copies of all documents in your own files. You may need them later.



## Tips on fixing your car

Keep in mind that an insurance company cannot require you to use a specific body shop although it may make a recommendation. If you choose to take your vehicle to a body shop that charges more than the company has agreed to pay, you may have to pay the difference. Likewise, you can require that original equipment manufacturer parts be used on your vehicle. However, if the cost is more than aftermarket parts, you may have to pay the difference.

## Credit scoring: Do the numbers add up?

The use of credit scoring, more properly referred to as credit-based insurance scoring or insurance risk scoring, is one of the most confusing and controversial issues to hit the auto/homeowners insurance markets in years.

Most consumers are familiar with the traditional credit score that financial institutions review when deciding whether to approve a loan. Credit-based insurance scoring is a bit different in that insurance companies look for patterns of behavior in your credit history that predict how likely you are to have future insurance losses. These include payment history, bankruptcies, collections, outstanding debt, length of credit history and types of credit. Credit-based insurance scoring does not look at your income or any potentially discriminating information such as race.

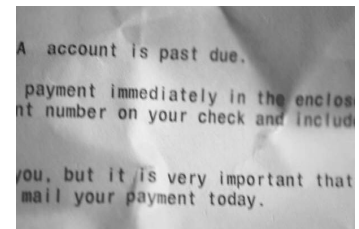
Supporters of this type of credit scoring say it's a speedy, inexpensive way to assess risk. They also cite studies showing a direct correlation between your score and the likelihood that you will make a claim. Critics argue that the entire process is based on a "secret" formula with no concrete direction for a consumer to take to improve the score, and point out that credit report information is often incorrect.

As a consumer, you need to be aware that companies will look at your credit during underwriting to determine whether to issue you a new policy or to renew your existing policy. In addition, they will use the number in the rating process, deciding what price to charge you for insurance by placing you in a specific rating "tier" or level. Some insurers use credit information along with more traditional rating factors such as motor vehicle records and claims history. Other companies may use credit alone to determine your rate.

You need to be aware that in Kentucky, an insurance company cannot decline, refuse to renew or cancel an automobile policy based **only** on credit history or the lack of credit history.

It is a good idea to review your credit report periodically to make sure it is accurate. A recent study conducted by the Consumer Federation of America and the National Credit Reporting Association found that more than one-third of all credit reports included discrepancies or omissions. You can request one free copy of your credit history from each of the three major credit reporting agencies (Equifax [www.credit.equifax.com](http://www.credit.equifax.com), Experian [www.experian.com](http://www.experian.com) or Trans Union [www.transunion.com](http://www.transunion.com)) each year.

The Fair Credit Reporting Act requires an insurance company to tell you if it has taken an "adverse action" against you, in whole or in part, because of your credit report information. If your company tells you that you have been negatively affected, it must also tell you the name of the national credit bureau that supplied the information so you can get a free copy of your credit report and correct any errors.



If your premiums are high and your insurance company has indicated that your credit history was an adverse factor, ask them to re-evaluate your insurance credit score at renewal.

There are many legitimate credit counseling services. Do not fall victim to ones that promise to repair your credit for a fee.

Visit the Federal Trade Commission's Web site ([www.ftc.gov](http://www.ftc.gov)) for additional information on credit.

## Symbol comparison affects insurance costs

Insurance carriers group vehicles with similar characteristics such as cost and loss statistics as part of a symbol comparison. These symbols are typically used to determine your premium for collision and comprehensive coverages, and some companies are using these to rate liability coverages also. The lower the symbol, the lower the insurance costs.

In the rate comparisons found at the back of this book, a 2008 Toyota Prius (symbol 14) and a 2006 Ford F-150 (symbol 13) are used. If your vehicle has a symbol lower than these, your cost for insurance should be lower. If the symbol is higher, you should expect to pay more. As vehicles age, the symbols typically decrease.

Below is a list of the 10 top selling vehicles for the past year and the Insurance Service Office (ISO) January 2008 symbols. Symbols vary by engine type and drive train. A mid-range symbol for each model was selected.

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### Symbols for best-selling vehicles

| <i>Vehicle</i>       | <i>Model Year</i> | <i>Description</i> | <i>ISO Symbol</i> |
|----------------------|-------------------|--------------------|-------------------|
| Ford F-150 Series    | 2008              | 4X4, V8            | 13                |
| Chevy Silverado 1500 | 2008              | 4X4, V8            | 12                |
| Toyota Camry         | 2008              | 4 dr., 4 cyl.      | 10                |
| Honda Accord EX      | 2008              | 4 dr., 4 cyl.      | 15                |
| Toyota Corolla       | 2008              | 4 dr., 4 cyl.      | 14                |
| Honda Civic LX       | 2008              | 4 dr., 4 cyl.      | 13                |
| Chevy Impala LT      | 2008              | 4 dr., V6          | 14                |
| Nissan Altima Hybrid | 2008              | 4 dr., 4 cyl.      | 16                |
| Dodge Ram 1500       | 2008              | 4X2, V8            | 15                |
| Honda CR-V EX        | 2008              | 4X2, 4cyl.         | 12                |

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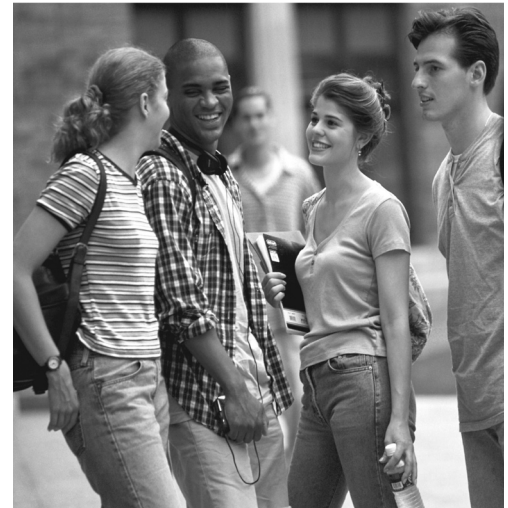
## Be alert for signs of insurance fraud

According to national estimates, insurance fraud may cost up to \$80 billion each year. The losses are passed on to the consumer through higher premiums and increased costs of doing business. Investigators look for a number of “red flags,” including an accident with no witnesses, a lengthy recovery period, unusual medical treatment, fake applications or claims, improperly issued policies, a lack of cooperation, inappropriate medical billing, excessive demands and cash transactions. Allegations of criminal activity involving insurance may be reported to the DOI’s Fraud Investigation Division at 502-564-1461. A report form is available on the DOI Web page (<http://insurance.ky.gov/>).

## Tips to keep teens from becoming a statistic

Motor vehicle crashes are the leading cause of death for American teenagers, according to the National Highway Traffic Safety Administration, and nearly half of all fatal crashes involving 16-year-old drivers are single-vehicle accidents. How can a teen driver avoid becoming a statistic? Some helpful tips are listed below.

- Your car is a deadly weapon. Respect this fact.
- Do not drink and drive. Kentucky is a “zero tolerance” state when it comes to youth drinking and driving. If you drink, don’t get behind the wheel. Don’t get in a car with any driver of any age who has been drinking. The same rules apply for drug use.
- Always wear your seat belt and make all your passengers buckle up, too. It’s not just common sense; in Kentucky, it’s the law. Police can pull you over for not wearing a seat belt, even if you have not committed another traffic offense.
- Obey the speed limit. Speeding is a factor in almost one of every three fatal crashes, and accidents involving young drivers are more likely to involve speed.
- Keep your radio turned down so you can hear emergency sirens and react appropriately.
- Don’t drive distracted - don’t try to do other things while driving. This is not the time to use a cell phone, put on makeup, socialize with friends, eat, send a text message, etc. If it is necessary to do any of these things, find a safe place to pull off the road (not in an emergency lane) and stay parked until you are finished.
- Make sure your car is well-maintained. Keep your windshield clean and your tires properly inflated.
- In every driving situation, make sure you drive defensively. Play the “what if” game. (What if that car pulls out in front of me? What if a child or pet runs across the street?) Always be aware of what is going on all around you. See the big picture.
- In bad weather, adjust your speed and driving habits accordingly. You will not be able to stop as quickly on wet or snowy pavement, and you will need to allow more space between your car and the ones in front of you. Use your headlights as needed.



## **Programs to make Kentucky roads safer**

The Kentucky Point System identifies people who may be habitually negligent drivers. Under the Point System, a driver starts with no points, but accumulates them for various offenses - speeding, driving under the influence, etc. Upon the accumulation of 12 points (seven if under the age of 18) within a two-year period, a driver's privilege to operate a motor vehicle may be suspended.

In 1996, the Kentucky General Assembly passed the Graduated Driver's License Law in an effort to reduce Kentucky's high teenage vehicular fatality rate. It includes a "zero alcohol tolerance" policy for drivers under 21, a lower point system threshold for minors and a six-month "permit period" for those under the age of 21 during which a new driver must be accompanied at all times by a licensed driver who is at least 21 years old.

In addition, all drivers must complete a Transportation Cabinet-approved driver education course. The cabinet's four-hour course, high school driver education classes or cabinet-approved private driving school courses are acceptable.

## **Local government tax update**

Many consumers will notice a charge on certain insurance tax bills, including homeowner's and auto, for municipal or local government premium tax. This is an amount paid by insurance companies to city and county governments and the charge is often passed on to the policyholder.

Local governments rely on insurance premium taxes to fund projects and the money can be a significant part of a city or county budget. Pressure has been placed on insurance companies to ensure that the tax makes its way to the correct governmental body. For example, the tax might be 8 percent within a city's limits but only 4 percent if you live in the county. In addition, certain areas may charge a different tax rate on the allowable lines of insurance. Consumers and local governments have an interest in being sure the tax is charged appropriately and sent to the correct municipality.

A law to strengthen this process was passed during the 2008 General Assembly. Some key provisions of that law are:

- A system is in place for an insurer or consumer to request a refund or credit if the wrong amount has been charged. Your insurance company must notify you of the appeals process and your rights.
- Beginning Jan. 1, 2010, insurers must use a "risk location system" so the tax is properly charged and paid to the municipality where the risk is located.

If your insurer passes the charge on to you, your renewal notice or new policy information will list the name of the local government receiving the tax on your policy. Review this carefully to see if the proper city or county has been listed.

If you believe there has been an error, you must follow the appeals process. The first step is to send a request to the insurer asking that the information be reviewed. The appeal must include the name of the policyholder, address of location of risk insured, amount of overpayment, dates of coverage, amount of tax paid and the type of risk insured.

If the company does not make a payment or issue a credit within 90 days, you can ask the DOI to review the request. Additional information about the process is available on the department's Web site or by calling 1-800-595-6053.



# Auto insurance wrap-up

**No grace period** - Unlike some other types of insurance, there is no grace period for the payment of auto premiums. When the policy states that coverage ends on a certain date at a certain time, that is exactly what it means. If paying the entire amount at once is difficult, most insurance companies offer a payment plan. Ask your agent for details.

**Replacement glass** - If you have comprehensive coverage, the repair or replacement of safety equipment (the glass in your windshield, doors and windows, as well as the glass, plastic or other materials used in your lights) will be covered without any deductible.

**Money savers** - The installation of anti-theft devices is a great money saver for auto insurance shoppers and it makes your car safer to own by limiting its attractiveness to thieves. Discounts range from 5 percent to 20 percent. Ask your agent for more details.

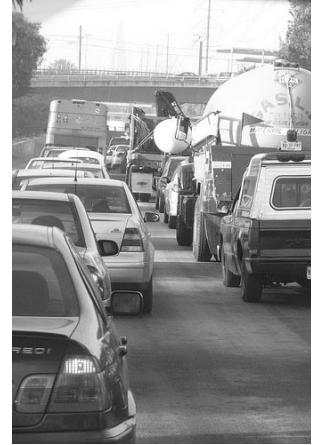
**Staying legal** - Kentucky law requires a minimum 25/50/10 of auto coverage. This means you must have \$25,000 total for bodily injury per person/\$50,000 total for bodily injury coverage per accident/\$10,000 limit on property damage per accident. Although this coverage is legally sufficient and the premiums would be inexpensive, it may not be enough to protect you and your assets in the event of a claim against you. You can purchase higher limits of coverage if you choose. Talk to your agent about what coverage is best for you.

**Driving uninsured** - Auto insurance is mandatory in Kentucky. If the Department of Vehicle Regulation is made aware that you are driving without insurance, it will revoke the registration of your motor vehicle. If a law enforcement officer stops you, you may face a fine ranging from \$500-\$1,000, be sentenced to 90 days in jail, or both, plus the suspension of your license plates. Fines and penalties for repeat offenses may be greater. Your insurance company probably will put you in the “high risk” category with increased premiums or may no longer renew your policy.

**Be careful when loaning your vehicle** - If you are going to loan your vehicle to anyone, be sure that person has auto insurance. Kentucky law says the owner of a vehicle who permits another person to drive without insurance will be subject to the same penalties as the uninsured driver. In addition, if you have a roommate or other person who regularly drives your car, you should contact your agent to be sure that person is listed on your policy.

**Cancellation and non-renewal** - An insurance company can cancel your coverage during the policy period only for non-payment of premium (14-day notice), if your license or registration is suspended or revoked (20-day notice), or for fraud or material misrepresentation. Your company may decide not to renew your policy for any reason except solely because of your credit record, losses due to natural causes, being previously insured by a non-standard company, your age or a disability that does not impair mechanically-assisted driving. Claim frequency, traffic violations or at-fault accidents may be legitimate reasons for a non-renewal. However, if you believe your policy has been canceled or non-renewed in error, you may contact the commissioner of the Department of Insurance within seven days of receiving the notice to ask for a review of the case and/or a hearing.

**“Upside down” may be painful** - The old saying about your car losing value the minute you drive it off the lot is true. During much of a car loan or lease, it is easy to be “upside down,” meaning that you owe more than the vehicle is worth. If you are in an accident, the settlement may be less than the amount of your loan. You are responsible for the balance and may find yourself continuing to pay for a car you no longer have. You may want to talk to your agent about additional coverage to fill in this gap.



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# Consumer guide to home insurance



# General home insurance terms to know

**Actual Cash Value** - Cost to replace or repair the property, taking into consideration age and general condition. Equal to replacement cost minus depreciation.

**Additional Living Expenses** - Pays costs above your normal expenses if your home is damaged by an insured event to the extent that you cannot live there while repairs are being made.

**Adjuster** - Person professionally trained to determine the amount of a claim, loss or damage and negotiate a resolution. Some are company employees while others work for independent adjusting firms or are self-employed. Adjusters are licensed by the DOI.

**Deductible** - The amount of out-of-pocket expenses per claim or loss that a policyholder would have before the company would begin to pay.

**Exclusion** - Contract term referring specifically to property, people, situations or items not covered by your policy.

**FAIR Plan** - The Fair Access to Insurance Requirements (FAIR) Plan operates as an insurance company for people who are unable to buy insurance in the regular market.

**Fire Protection Classes** - Determined by the Insurance Service Office (ISO), this is a rating of how well a community handles the reporting of, response to, and fighting of a fire. An area rated as a 1 has the highest protection; 10 has no protection.

**Floater** - Coverage added to an insurance policy to cover special items such as antiques or jewelry. Sometimes referred to as an endorsement.

**Inventory** - List of your possessions and their values. It's a good idea to have photographs or a video record of the rooms of your house and specific items of value. Be sure to keep any receipts you may have. Keep copies of all this information in a secure location away from your home, such as a bank safe deposit box or in your desk at work.

**Kentucky Mine Subsidence Insurance Fund** - Offers insurance against the collapse of an underground coal mine resulting in damage to a structure on the surface. The endorsement is added automatically to policies in counties whose fiscal courts have voted to be included in the program, but may be waived by the insured.

**Medical Payments** - Pays medical expenses for people accidentally injured on your property by a member of your family or by your pets, without regard to fault.

**National Flood Insurance Program (NFIP)** - Offers flood insurance for residents of approximately 325 Kentucky communities participating in the plan. Can be purchased directly from the NFIP or through an agent.

**Perils** - Events that cause damage to property such as fire, windstorm and theft.

**Personal Liability** - Protects you against a claim or lawsuit because of bodily injury or property damage to others caused by you, either unintentionally or through your negligence.

**Replacement Cost** - Cost to replace your property without considering age or condition of the original item. Be aware that most companies will pay actual cash value until they have proof that the property has been repaired or replaced.





# Tips for reducing your home insurance rates

**Shop around.** Review the rates in this guide, ask your friends for referrals, make some phone calls to companies or agents and do your homework before settling on a company. Keep in mind that you should consider more than just the lowest rate. Ask about the types of services the company offers and check financial ratings. The cheapest policy may not be the best if you don't get quality service.



**Before buying a new home, find out how much it will cost to insure it.** You will want to consider the condition of the home's electrical system, as well as the plumbing, heating/cooling and overall structure. Decide if you need flood insurance. Evaluate the fire service in the new neighborhood. How close are you to a fire hydrant? How far is it to the nearest fire department?

**Consider raising your deductible.** A deductible is the amount of out-of-pocket expenses you will have before the insurance company begins paying for an insured loss. Increasing your deductible can lower your premium. You will want to pick a dollar amount that your budget could easily withstand.

**Ask about any discounts.** Some companies offer discounts to non-smoking households. Retirees may get a discount based on the assumption that they will be at home more and would spot a fire before it got out of hand. If you purchase your home and auto insurance from the same company, you may be eligible for a discount. If you have been a customer of a particular company for a number of years, you may be given a "loyalty" discount. Ask about additional discounts for safety features like smoke detectors, burglar alarms, deadbolt locks or a sprinkler system.

**Review your policy on at least a yearly basis.** Be sure you aren't paying for coverage you don't need. For example, the land your house is built on is not at risk so be sure you do not include its value when deciding how much insurance to purchase. Be sure all your possessions are covered and don't pay extra for things you may not have anymore or for items that are worth less than when you purchased them.

## Fire protection affects rates

The Insurance Service Office (ISO) rates communities throughout the nation. The fire protection class of your town or city may affect your insurance premium. The ISO uses a Fire Suppression Rating Schedule (FSRS) to determine how well a community handles the reporting of, the response to and the fighting of a fire. The scale is from 1-10 with 1 being the best protection class and 10 being no protection at all.

The largest part of a city's grade is determined by the number of fire stations and the fire-fighting equipment available. ISO's minimum standard is one fire station within five miles of a house. Another major factor in the rating is your community's water supply. ISO's minimum standard is one fire hydrant within 1,000 feet of a home.

## Soot damage from candles not a covered loss

With the popularity of candles, insurance companies are receiving claims for damage caused by soot from burning candles. This is not covered under your homeowner's policy. You are covered for "sudden and accidental" losses such as a fire or lightning strike. Soot accumulates over a period of time so it is not "sudden" and since the homeowner is usually the one burning the candle, it is not "accidental."



## Things to consider when Fido bites

The Centers for Disease Control and Prevention in Atlanta estimates that more than 4.7 million people are bitten by a dog each year. About 800,000 Americans will seek medical attention for dog bites; half of these are children.

According to the Humane Society of the United States, 40 percent of American households own a dog so this is becoming a major issue as it relates to home insurance.

Some companies have a list of breeds and crossbreeds they will not insure while other companies are more interested in whether the dog, regardless of breed, has ever bitten anyone or been trained for attack purposes. If the dog has bitten someone, companies may look at the seriousness of the injury, as well as whether or not the act was provoked.

You may want to check with your insurance agent before you adopt or buy a dog, particularly a German shepherd, a pit bull, a Dalmation, a rottweiler, a wolf hybrid, a husky, a Great Dane, a Doberman pinscher, a chow or any larger dog.

Companies vary on how they handle this issue so be sure to ask before you make a decision. Some companies will refuse to write a policy if you own a dog that could pose a risk to others. Some may write a policy but include an exclusion for any liability related to your dog. This means if your dog bites someone under this policy, the company will not pay for any damages.

Unless specifically excluded, your policy may cover your liability for one bite. At that point, some companies will consider the circumstances surrounding the bite - was the dog provoked? Other companies don't care about the circumstances and will either non-renew or cancel your insurance or may offer you a policy only with an exclusion for any future dog-related damage. Talk to your agent about your company's policy.



## Beware of backyard dangers

Trampolines, swimming pools and decks may add to the enjoyment of your home. They can also add to your insurance bill.

If you have a trampoline in your backyard, be sure to read your policy carefully and talk to your agent. Some companies will not accept risks with a trampoline on the premises or will have exclusions for any liability related to trampoline injuries.

Swimming pools are another consideration. Your pool needs to be secured according to your insurance carrier's guidelines. Many require a fence of a specific height with a gate that can be locked. You will want to be sure you are in compliance with local building codes.

In some cases, a company may require railings around your deck or porch and handrails for any area with more than two steps. There may be weight capacity requirements for decks.

Be sure to discuss any of these issues with your agent in advance to be sure you are properly covered.

# Tips for preventing burglary

Home security and insurance industry experts estimate that nine out of 10 household burglaries are preventable. Most burglars will avoid homes where they would risk being seen because of lighting, where it would take more than four or five minutes to break into the house, or where breaking in could create a noise. Some general tips to avoid being the victim of a burglary are:

- Trim trees and shrubs near doors and windows. While a high fence may add to your privacy, it also can hide a burglar in progress.
- Mount exterior lights to reduce the darkness around the home. If you use motion-activated floodlights, install them in an out-of-reach location to avoid tampering.
- Install simple security devices such as deadbolt and window locks and use them. According to some industry experts, one-third of all burglaries occur because doors and windows are not locked. Look for special locks to secure sliding glass doors. Consider installing a peephole or viewer in solid doors.
- Don't give an address or other personal information to anyone who calls on the telephone or when advertising an item for sale in the newspaper.
- Don't hide a key under the mat, over the door or in another "secret" place, including a novelty item sold for that purpose.
- When on vacation, make the home look occupied. Lower or turn off the phone's ringer so it can't be heard from outside. Stop newspaper deliveries and have a friend pick up the mail. Depending on the season, make arrangements for yardwork or snow removal. Consider using automatic timers to turn lights off and on at appropriate times.
- You may want to talk to your agent to see if you would receive a discount for installing a security system. These systems vary in cost but the price may be at least partially offset by a cheaper homeowner's premium.
- Walk around your house and see if any valuables are visible from the street. Consider moving any artwork, antiques or electronics that can be easily seen by looking in your windows. Keep large amounts of cash or seldom worn jewelry in a safe deposit box.



## Check out coverage for laptop computers

A laptop computer can be a valuable tool for the business traveler but is also a prime target for theft. Insurance coverage for laptops can be confusing and is something you will want to check out thoroughly.

In general, the laptop is covered under your homeowner's policy only if you own the laptop. However, if you use it for business purposes, some insurers may cover it under your basic policy; others will require a business endorsement. If your employer owns the laptop, there may be some coverage through its commercial policy. Some insurance companies offer stand-alone laptop policies for those people who travel frequently, rely heavily on their laptops and whose employers do not offer coverage. Because of the differences among insurers, you will want to talk to your agent, describe how the laptop will be used and explore your options.

To avoid laptop thefts, you should be especially cautious in places like crowded airports and hotels. Keep any confidential documents on a CD or backup drive and store it separately from the laptop. Be sure you have relevant information, such as the serial number, in a safe place. Your laptop should be kept in sight with particular caution being taken when going through a metal detector or any situation when you could become distracted.

# Coverage through the Kentucky FAIR Plan

Created in 1968, the Fair Access to Insurance Requirements (FAIR) Plan is a group that operates as an insurance company by making homeowner's and other property insurance available to people who are unable to buy insurance through the regular market.

A person might be unable to purchase homeowner's insurance through the regular market for a number of reasons. For example, a large number of claims or living in a remote area far from fire protection might make it difficult to get a policy through the traditional market.

Almost anyone can buy insurance through the FAIR Plan if the property meets basic fire, loss prevention and safety standards.

The FAIR Plan's policy-making body is a seven-member committee. A staff of insurance professionals not affiliated with any particular insurance company manages the plan. All property and casualty insurance companies doing business in Kentucky participate in funding the plan and share in the losses or profits, if any.

The FAIR Plan offers basic coverage. The basic dwelling policy protects buildings, homes and personal belongings against such hazards as fire (including damage by lightning), wind, hail, explosion, smoke, damage by vehicles or aircraft, vandalism and malicious mischief.

In addition, the FAIR Plan's homeowner's policy provides limited theft and personal liability coverage, in case someone is injured on your property.

Up to \$150,000 of protection is available on a private dwelling and up to \$1 million on commercial property. Policies also are available for fire coverage on farm dwellings and buildings.

However, most people who want to insure their property can get broader coverage, usually at a better rate, in the competitive market.

In general, the FAIR Plan will cover any property in Kentucky. However, if an inspection of the property reveals any hazardous conditions, the owner will be notified and given time to correct the hazards. Once the work is completed, coverage may be provided.

If you are insured by the FAIR Plan and have a loss, you should contact your agent or the FAIR Plan office at 502-425-9998 and report it immediately. Make a list of damaged or destroyed items with estimated values to submit to the plan administrators.

You should continue shopping for a better rate. You may cancel your FAIR Plan policy without fear of penalty if you secure a better rate elsewhere.

Please call 888-222-7702 or go to [www.kyfairplan.com](http://www.kyfairplan.com) for more details.

## National program offers flood protection

Floods can strike anywhere, causing tremendous amounts of damage. Such damage is not covered under the basic homeowner's policy. If your community is one of about 325 in Kentucky that have chosen to participate in the National Flood Insurance Program (NFIP), you can protect your home, business and belongings against flood loss. In addition to NFIP, some private insurance companies are offering flood insurance. There is usually a 30-day waiting period before the coverage goes into effect. To contact NFIP, call 888-379-9531 or your local agent to find out if your community participates.





## **Renters:**

### **Can you afford to lose everything you own?**

If you live in an apartment or rent a condo, duplex, mobile home or house, you need to purchase renter's insurance to protect your belongings and assets. Your landlord's insurance covers damage to the building but not to your possessions.

Floods and earthquakes are not covered perils under a renter's policy so you will want to talk to your agent about adding those coverages to your policy.

Be certain you know whether the company is writing "actual cash value" (ACV) or "replacement cost" coverage. Actual cash value will pay for what your property was worth at the time it was damaged or stolen. Replacement cost will pay for what it will cost to replace the items you lost. Replacement cost coverage generally will cost more than ACV coverage.

Be sure to check the limits of your policy, particularly if you have expensive jewelry, electronics or antiques. You may need to purchase a floater to be sure you are adequately covered.

Most standard renter's policies also include liability protection. You would be covered up to your liability limits if someone falls or is hurt while in your apartment.

Your premium will depend on where you live, the deductible you choose, the insurance company and any additional coverages you purchase. Be sure to ask about any discounts.

If you are in college, are under 26 years of age, and your parents have home or renter's insurance, you may have limited coverages in a dorm, but usually not in an apartment. Ask your agent to be sure.

## **Special situations require extra attention**

### **Old House**

You've watched hours of *This Old House* and are ready to buy an older home of your own. A visit to your agent lets you know that there are special considerations when insuring such a home.

Many older homes, particularly those of historical significance or with unique architectural elements, would cost more to replace than the home's market value. Some building materials used in the 1800s are no longer available today. Others would be so expensive that it would be nearly impossible to return your home to its former condition. If you are interested in getting a rate for a policy to cover replacement cost, contact your agent. You will have to do your homework to arrive at the replacement cost figure.

### **New House**

You are building a new home. Be sure your agent knows this; don't wait until construction is completed to call.

Make sure your contractor and any subcontractors have workers' compensation coverage. This would pay for medical and rehabilitation expenses and lost wages if a worker gets injured on the job. If the contractor does not have proper insurance, the injured worker might sue you. Be sure the contractor has general liability coverage and is bonded for performance. Make sure all work is completed and have the property inspected.

Since this is new construction, ask about any materials or construction techniques to help your home withstand a natural disaster and see your agent about discounts.

# Home insurance wrap-up

**If a tree falls** - A standard homeowner's policy covers damages to your roof or home if a tree falls on it. In addition, the policy would cover the cost for tree removal up to policy limits. However, if a tree falls on your property and doesn't hit any structures or a vehicle, the policy would not cover the cost for tree removal. The cost of replacing trees or shrubs is generally covered if the loss is due to vandalism, theft and fire but not wind.

**The family Picasso** - If you collect art, antiques or other valuables, be sure your agent knows. Keep documentation of the worth of these items in a safe place. Understand the limits and exclusions of your policy and any endorsements. If you have particularly valuable items or ones where the value might be disputed, you might want to hire a reputable appraiser.

**An act of nature** - Sometimes, the term "act of God" is used to refer to a natural disaster such as a tornado. Most policies cover losses caused by natural occurrences, excluding earthquakes and floods. (You need extra protection for those two disasters.) This term is frequently used in adjusting liability claims to deny fault on the part of another party if the damage was not caused by his/her negligence. An example would be if your neighbor's healthy tree is uprooted during a tornado and falls on your house. The tree did not fall because of your neighbor's negligence but because of an act of nature.

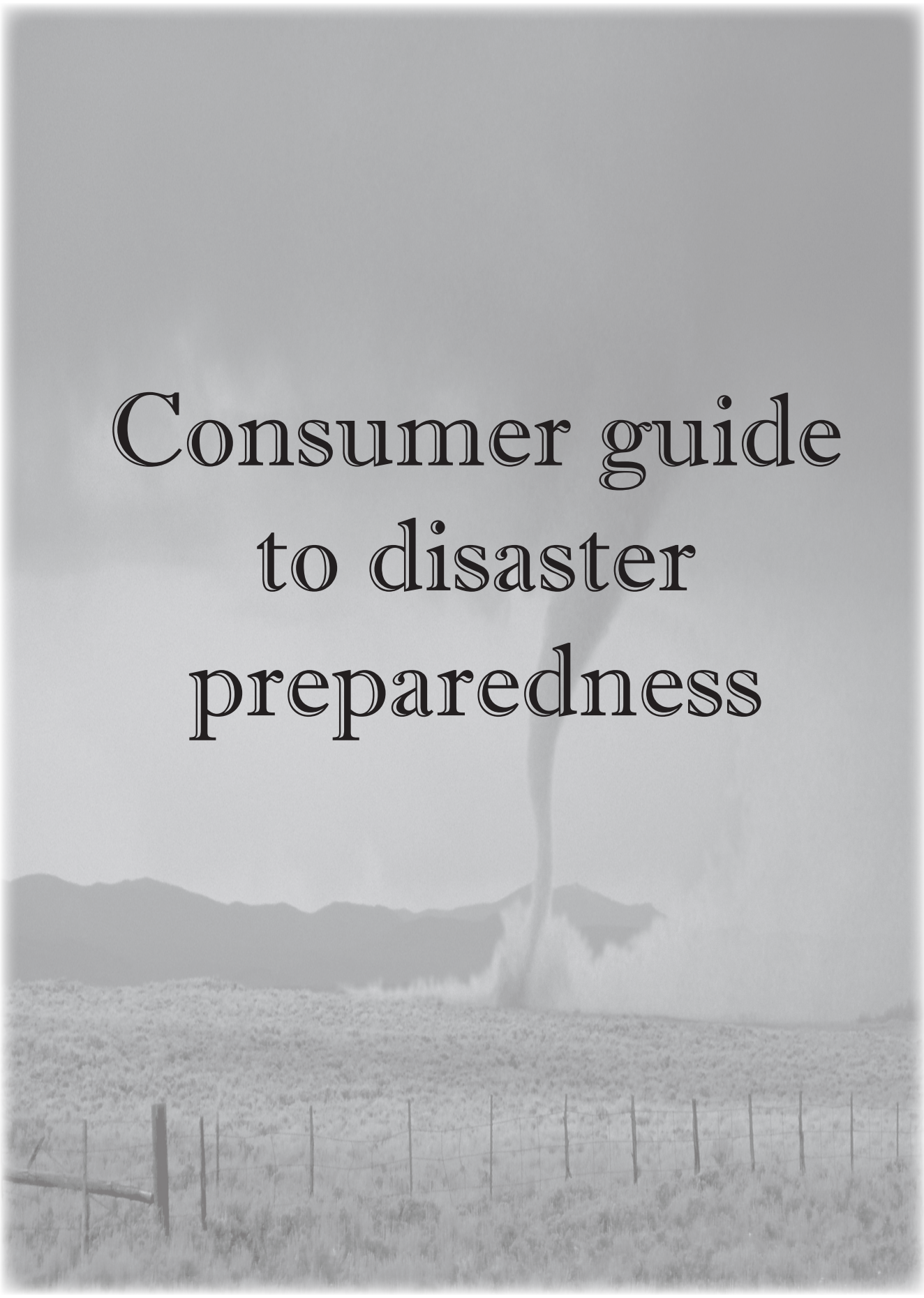
**Extra protection** - An umbrella policy is an extra layer of liability protection above what you have through your home and auto policies. Such policies begin to pay after you reach the liability limits on your other policies. You might consider one under certain situations such as if you own a swimming pool, trampoline, swings or other equipment used regularly by others, or if you own a dog who might bite someone.

**Not covered** - Typical exclusions of a homeowner's policy are earth movement (without an earthquake endorsement); damage caused by a sinkhole or groundwater; rot, decay, cracking or settling; defects in materials or workmanship; damage caused by vermin, insects, rodents, domestic or wild animals, or general wear and tear.

**Mold exclusions** - Many companies have added mold exclusions or limitations to policies. Insurance, by its nature, is for sudden and accidental events; mold is neither. While mold is not as large an issue in Kentucky as in some other states, such as Texas and California, companies are opting to either exclude mold or limit coverage to a certain dollar amount, such as \$5,000, for mold that results from a covered loss. The Kentucky Department of Insurance does not have the authority to mandate such coverage but does require companies to provide very clear notice to its insureds of any exclusions or limitations.

**Mining damage** - The Kentucky Mine Subsidence Insurance Fund offers insurance against the peril of coal-mine subsidence — the collapse of an underground coal mine resulting in damage to a surface structure. The mine subsidence endorsement is automatically added onto insurance policies in the counties whose fiscal courts have voted to be included in the program: Bell, Boyd, Breathitt, Butler, Carter, Christian, Clay, Daviess, Edmonson, Elliott, Floyd, Greenup, Hancock, Harlan, Henderson, Hopkins, Jackson, Johnson, Knott, Knox, Laurel, Lawrence, Lee, Leslie, Martin, McCreary, McLean, Morgan, Muhlenberg, Ohio, Perry, Union, Webster, Whitley and Wolfe. This endorsement may be waived by the insured. The fund is administered by DOI.





# Consumer guide to disaster preparedness



# Prepare for storms throughout the year



Although spring is considered severe weather season in Kentucky, tornadoes and other damaging weather can occur at any time during the year. In February 2008, several Kentucky counties suffered severe tornado damage. In previous years, the state has seen January twisters.

Hailstorms and floods hit many areas of Kentucky each year. Winter weather brings its share of problems, and earthquakes can occur at any time.

There is nothing you can do to stop a natural disaster from damaging your property. However, there are some things you can do now to be sure you are prepared for a weather-related disaster.

**Review your insurance coverage to make sure it is adequate.** Storm and tornado damages are covered under a standard homeowner's policy, but it is important to review your policy to be sure it is adequate should you experience a loss. Since a standard homeowner's policy does not cover damages from a flood, decide if you need additional protection. Consider any large purchases you may have made and determine if you are covered for losses.

**Inventory your personal property.** Include all model names and serial numbers. Do not overlook special occasion items such as china, silver, holiday decorations, seasonal sports equipment, carpentry tools and baby furnishings. Remember any collectibles. If available, include sales receipts or appraisals, especially for more expensive items. You should consider photographing and/or videotaping each room, remembering to open closet or cabinet doors. Make multiple copies of the inventory and be sure to store the information away from your home, such as at work or in a bank safe deposit box.

**Know the proper meteorological terms and be prepared to act.** A watch means conditions are favorable for the formation of a specific weather condition. A warning means there is an immediate threat. For example, a tornado warning means a tornado has been spotted visually or on radar. You must take appropriate action now.

**Create a family disaster plan.** Discuss the types of disasters and have a plan for each. Discuss what to do if advised to evacuate. Be sure everyone knows emergency phone numbers. Show responsible family members how and when to shut off utilities. Talk about what would happen if family members are in different locations at the time of a disaster. Practice what you have discussed.

## Weather-related damage adds to insurance cost

Consumers saw increases in the cost of homeowner's insurance in 2003 caused in part by the catastrophic weather-related losses companies experienced in 2002.

According to Reuters, on a worldwide scale, "Weather-related disasters and earthquakes are likely to make 2008 the second most costly year for insurers after 2005, when Hurricane Katrina struck." The Federal Emergency Management Agency (FEMA) declared three disasters in Kentucky during 2008 involving tornadoes, severe winds associated with Hurricane Ike, flooding, and mudslides.

Other factors in increased premiums are investment losses, higher costs for building materials and a shortage of laborers to rebuild houses. Nationally, mold claims have been an issue and have contributed to the cost of insurance.



## Do you need flood insurance?

The first thing to remember is that a basic homeowner's policy does not cover flood damage. A homeowner should purchase a separate policy specifically for flood insurance. Most floods are too small and localized to qualify for federal assistance. If federal assistance is available, it generally comes in the form of grants or loans. For information on purchasing flood insurance, contact your agent or the National Flood Insurance Program at 888-379-9531.

In the event of a flood, remember these tips:

- If you live in an area prone to flooding, stockpile emergency building materials such as plywood, plastic sheeting, lumber, nails, hammer, saw, pry bar, shovels and sandbags.
- If time permits, fill bathtubs, sinks, and jugs with clean water in case water sources become contaminated.
- Be aware that pets may be confused and unpredictable in a flood situation. Keeping them with you will lessen the chance of them panicking.
- Take pet food, bottled water, food dishes, vet records, etc. for your animal. Include a carrier and leash in your "pet survival" kit.
- Bring outdoor belongings, such as patio furniture, indoors and secure above floor level.
- Move valuable possessions to the upper floors or to safe ground if time permits.
- Responsible family members should know where the utility cutoff valves and switches are located.
- Be safe. Your home's foundation may have weakened or cracked; the electrical system may have shorted, and floodwaters may have left behind contaminated items that can make you sick. Many items will hold mud and germs forever. If in doubt, throw the item in the garbage.
- Don't walk or drive through a flooded area. Drowning is the No. 1 cause of flood-related deaths. Remember that 6 inches of water can knock you down. More people drown in their cars than anywhere else.
- Stay away from downed power lines. Electrocutation is also a major killer during floods. Report downed power lines to your utility company immediately.
- Watch out for animals, especially poisonous snakes. Use a stick to poke through debris.
- When emergency authorities tell you to evacuate, move quickly. Don't return to your neighborhood until you are told it's safe.
- Don't remove branches or debris from a culvert under a road or driveway until the water goes down and you have solid footing. The suction or force of floodwaters can pull you under and through the culvert, increasing the danger of drowning.
- When you return to your home, watch your step. The ground and floors may be covered with debris, including broken glass and nails. Floors and stairs may be covered with slippery mud.
- Be alert for gas leaks.
- Avoid tap water until water lines have been cleared for damage.

### **If items have come in contact with floodwaters...**

#### **Usually throw out**

Mattresses, pillows  
Foam rubber  
Large carpets, padding  
Upholstered couches, chairs  
Books, paper products

#### **Always throw out**

Food, including canned goods  
Cosmetics  
Medicines, medical supplies  
Stuffed animals  
Baby toys

# Tornadoes can strike any time

Tornadoes and severe storms in Kentucky have contributed to very large insurance losses caused by catastrophic weather events. Here are some tips for dealing with a tornado:

- Stay calm; don't panic. Don't attempt to flee from the path of a tornado in a car or other vehicle. They are no match for the swift and erratic movements of a tornado, which may have wind speeds of more than 200 mph.
- Abandon cars or mobile homes and seek shelter elsewhere. If you're in a car when a tornado approaches, head for the nearest ditch or depression if no better shelter is available.
- If you are at home or at work, stay inside away from windows or exterior walls until the storm is over. The safest place in the home during a tornado is the basement. If you don't have a basement, take shelter in a bathroom, closet or under a heavy piece of furniture on the lowest level. Use your arms to protect your head and neck.
- After the storm is over, be alert for any potential hazards. Use extreme caution when moving about in an area damaged by a tornado. Watch for broken power lines, shattered glass, splintered wood or sharp, protruding objects.



## Signs of a tornado

According to the National Oceanic and Atmospheric Administration's Storm Prediction Center, watch for:

- A strong, persistent rotation in the cloud base.
- Whirling dust or debris on the ground under a cloud base; some tornadoes do not have a funnel.
- Hail or heavy rain followed by a dead calm or a fast, intense wind shift.
- A loud, continuous roar or rumble which, unlike thunder, doesn't fade in a few seconds. The sound of a tornado may be like a waterfall or rushing air at first, turning into a roar as it comes closer. The sound has often been described as like that made by a train or jet.
- Small, bright, blue-green or white flashes seen at ground level during the night near a thunderstorm (as opposed to silvery lightning in the clouds.) These flashes can mean power lines are being snapped by a very strong wind, possibly a tornado. At night, there may also be a persistent lowering from the cloud base that is silhouetted by lightning.

### Enhanced Fujita Tornado Scale

(Source: [www.tornadoefscale.com](http://www.tornadoefscale.com))

|             |                     |  |
|-------------|---------------------|--|
| <b>EF-0</b> | Winds 65-85 mph     | Peels surface off some roofs, branches broken off.                                       |
| <b>EF-1</b> | Winds 86-110 mph    | Mobile homes overturned/badly damaged, windows broken.                                   |
| <b>EF-2</b> | Winds 111-135 mph   | Roofs torn off, large trees uprooted, mobile homes destroyed, cars lifted off ground.    |
| <b>EF-3</b> | Winds 136-165 mph   | Severe damage to large buildings, cars thrown.   |
| <b>EF-4</b> | Winds 166-200 mph   | Well-constructed houses leveled.   |
| <b>EF-5</b> | Winds above 200 mph | Strong houses completely swept away, steel reinforced concrete structures badly damaged. |

# **Kentucky prepares for earthquake risk**

According to many experts, the greatest earthquake risk east of the Rocky Mountains lies along the New Madrid fault. This fault passes through five state lines, including Kentucky, and crosses the Mississippi River in at least three places.

In 1811-12, this fault line experienced a series of quakes with aftershocks felt in the region for more than a year. Although the Richter scale wasn't invented until 1935, scientists estimate that these earthquakes were a magnitude of at least 8.0, possibly 8.5. The New Madrid earthquakes changed the course of the Mississippi River, created Reelfoot Lake in northwestern Tennessee and were felt as far away as Washington, D.C. It is even said that the earthquake caused church bells to ring 1,000 miles away in Boston.

In 1811, this area was sparsely populated with few structures. A repeat of the 1811-12 earthquakes would cause widespread loss of life and billions in property damage. In addition, pipelines supplying natural gas and oil to the East Coast pass through this area.

According to Kentucky Emergency Management, all of Kentucky is at risk for an earthquake. The 1980 Sharpsburg earthquake had a magnitude of 5.2 and caused over \$3 million in damage, mostly in Maysville. More recently, a 2.5 magnitude quake hit near Paducah on Jan. 1, 2008. In April 2008, a 5.2 earthquake near Bellmont, Ill., was felt all across the state of Kentucky. Small quakes of 2.0 or less happen on a regular (sometimes weekly) basis.

To prepare for such a natural disaster, Kentucky participates in the Central U.S. Earthquake Consortium (CUSEC). This group works to improve public earthquake awareness and education, coordinates multi-state earthquake preparedness planning/response/recovery, and encourages research in earthquake hazard reduction.

The Kentucky Legislature has mandated that earthquake education be taught in the schools. In addition, October is designated as "Earthquake Preparedness Month" in the commonwealth. The Kentucky Transportation Cabinet has a program designed to strengthen highway bridges that don't meet earthquake design standards.

## **Tips for dealing with an earthquake**

Advanced preparation is crucial. Some tips for dealing with an earthquake are:

- Drop, cover and hang on. Drop to the floor or ground; cover your body, specifically your head and neck, and hold on to something until the shaking stops.
- If you are in a car, slow down and drive to a clear place away from any bridges, tunnels, overpasses, trees, buildings or power lines. Stay in your car until the shaking stops.
- Expect aftershocks. Aftershocks can cause additional damage and may occur immediately after the earthquake or even months later.
- If you are in a building at the time of an earthquake, do not leave. This can be very dangerous because of the numerous objects that could fall on you.
- Have an emergency communication plan. Designate a "family contact" in case family members are separated during the disaster. Make sure everyone knows the phone number of this contact person.
- Fasten shelves securely to the walls.
- Place heavy or large objects on lower shelves.
- Store breakable items in closed cabinets with latches.
- Hang heavy items such as mirrors or pictures away from beds, couches or other places where people might be sitting.
- Secure a water heater by strapping it to the wall studs and bolting it to the floor.

# Dealing with other disasters

## House Fires

To avoid damages from a fire, the most important thing you can do is eliminate fire hazards.

- Keep trash in covered containers and dispose of it regularly.
- Store paint, paint thinner and other flammable materials away from heat sources.
- Don't overload circuits or use frayed electrical extension cords.
- Use only fuses and circuit breakers that bear the label of the Underwriters' Laboratories (UL) or another recognized testing laboratory.
- Never run an extension cord under a rug or behind curtains.
- Don't let large amounts of trash accumulate, either indoors or outdoors.
- Be sure the batteries in your smoke detectors work. You might consider changing them when you change your clocks in the spring and fall.
- Don't leave candles unattended.



## Snow/Ice

You should be familiar with your policy to know what winter-related damages may not be included in your coverage. In general, the following are not covered in a basic homeowner policy:

- Freezing of plumbing, heating or air conditioning, unless heat has been maintained or pipes have been drained.
- Freezing, thawing pressure or weight of water or ice on a fence, pavement, patio, swimming pool, foundation or retaining wall.
- Ice and wind damage to trees.
- Losses caused by power failure that occurs off-premises. This would include food spoilage caused by a power outage.

## After a disaster, patience is the key

After a disaster, most insurance companies will have representatives at the disaster site within 24 hours. The Kentucky Department of Insurance will have members of its emergency response team on site to help consumers as needed. In addition to those on site, members of the Consumer Protection and Education staff will be available to handle consumer complaints from the Frankfort location.

Contact your insurance company as soon as possible to begin the process. Depending on the extent of the damage, it may take some time for an adjuster to reach your home. If a reasonable amount of time has passed (about three days in a major disaster) and you still haven't heard from the adjuster, contact the DOI.

Meet with your insurance company adjuster first before signing anything with a contractor or public adjuster. Keep in mind that a public adjuster is not connected to an insurance company and charges a fee for any services you receive.

In a major disaster, adjusters will be called in from out-of-town and often from other states. These adjusters may not be familiar with your area and will need very detailed directions to your property. If you cannot stay in your home due to damages, leave a phone number where you can be reached at all times.

While you are waiting, take action to prevent additional damage to your property. This may involve covering holes in roofs and windows and removing water from the house. Do not make any permanent repairs and keep a record of what you have done. Take photos and keep your receipts. When the adjuster does arrive, be sure to get his/her name and a phone number. Ask questions and take detailed notes.



**Kentucky Public Protection Cabinet  
Department of Insurance**

**P.O. Box 517, Frankfort, KY 40602-0517  
Toll free: 800-595-6053 TDD: 800-648-6056  
<http://insurance.ky.gov/>**

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**January 2009**





# Shopper's Guide Rate Comparisons

## Personal Auto Examples

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There are three examples provided for personal auto rate comparisons: a 22-year-old single female; a 40-year-old married male, wife and daughter; and a 68-year-old widowed male. These rate comparisons were based on the information below for each example given. The insurance companies were asked to provide us with their lowest possible rate without discounts other than a multi-car discount in the second example. Coverage exactly as stated may not be available from all insurers. In those cases, a comparable product was quoted.

### **22-year-old single female**

- 2008 Toyota Prius, 4 door, 4 cylinder
- 6 years driving experience
- commutes 15 miles one way to work
- 15,000 annual mileage
- no accidents or violations
- \$25,000/\$50,000 bodily injury
- \$10,000 property damage
- \$10,000 basic personal injury protection
- \$25,000/\$50,000 uninsured and underinsured motorists
- \$250 deductible on comprehensive
- \$500 deductible on collision

### **40-year-old married male, wife and daughter**

#### **40-year-old married male**

- 24 years driving experience
- commutes 20 miles one way to work
- 20,000 annual mileage
- one violation 15 mph over, 18 months ago

#### **38-year-old wife**

- 22 years driving experience
- commutes 10 miles one way to work
- 15,000 annual mileage
- no accidents or violations

#### **17-year-old daughter**

- 1 year driving experience
- occasional driver

- 2006 Ford F-150 XLT, 4x4, 2 door, 4.6 liter, 8 cylinder, automatic
- 2008 Toyota Camry LE sedan, 4 cylinder, automatic

Coverage for each vehicle:

- \$100,000/\$300,000 bodily injury
- \$50,000 property damage
- \$10,000 basic personal injury protection
- \$40,000 added personal injury protection
- \$100,000/\$300,000 uninsured and underinsured motorists
- \$250 deductible on comprehensive
- \$500 deductible on collision

### **68-year-old widowed male**

- 2008 Toyota Camry LE sedan, 4 cylinder, automatic
- 52 years driving experience
- pleasure use
- 7,500 annual mileage
- no accidents or violations
- \$100,000/\$300,000 bodily injury
- \$50,000 property damage
- \$10,000 basic personal injury protection
- \$40,000 added personal injury protection
- \$100,000/\$300,000 uninsured and underinsured motorists
- \$250 deductible on comprehensive
- \$500 deductible on collision

# Shopper's Guide Rate Comparisons

## Homeowner/Renter Examples

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There are three examples provided for homeowners/renters insurance rate comparisons: a \$125,000 dwelling, frame; a \$200,000 dwelling, brick veneer; and renters with \$25,000 contents with replacement cost, frame. These rate comparisons were based on the information below for each example given. The insurance companies were asked to provide us with their lowest possible rate without discounts. Coverage exactly as stated may not be available from all insurers. In those cases, a comparable product was quoted.

### **Homeowners - \$125,000 dwelling, frame**

- built in 1985
- \$500 deductible
- Section II liability \$100,000/\$1,000 (medical payments)
- other structures 10%
- contents 70% with replacement cost
- loss of use 20% of dwelling amount

### **Homeowners - \$200,000 dwelling, brick veneer**

- built in 1995
- \$500 deductible
- Section II liability \$100,000/\$1,000 (medical payments)
- other structures 10%
- contents 70% with replacement cost
- loss of use 20% of dwelling amount

### **Renters - \$25,000 contents with replacement cost, frame**

- 1 - 4 family building
- \$500 deductible
- Section II liability \$100,000/\$1,000 (medical payments)
- loss of use 20% of contents amount

## Auto Premiums

22-year-old single female

2008 Toyota Prius

## Auto Premium: 22-year-old single female, 2008 Toyota Prius

| Company Name / Phone  | Ashland    | Bowling Green | Covington  | Lexington  | Louisville | Paducah    | Pikeville  | Somerset   |
|---|------------|---------------|------------|------------|------------|------------|------------|------------|
| AIG Indemnity Insurance Company<br>Customer Service Phone: 888-760-9195                 | \$2,095.00 | \$2,654.00    | \$2,253.00 | \$2,187.00 | \$2,521.00 | \$2,725.00 | \$3,169.00 | \$2,895.00 |
| AIG National Insurance Company<br>Customer Service Phone: 877-244-4288                  | \$2,402.00 | \$2,056.00    | \$1,896.00 | \$2,170.00 | \$2,682.00 | \$2,414.00 | \$5,662.00 | \$2,368.00 |
| AIOI Insurance Company of America<br>Customer Service Phone: 877-525-6777               | \$1,914.00 | \$2,486.00    | \$1,806.00 | \$1,890.00 | \$2,194.00 | \$2,450.00 | \$3,098.00 | \$3,144.00 |
| Alfa Specialty Insurance Corporation<br>Customer Service Phone: 877-384-7466            | \$2,125.00 | \$1,979.00    | \$2,304.00 | \$1,945.00 | \$3,032.00 | \$2,607.00 | \$2,289.00 | \$5,055.00 |
| Allstate Indemnity Company<br>Customer Service Phone: 800-255-7828                      | \$3,656.00 | \$3,879.00    | \$3,467.00 | \$3,325.00 | \$3,935.00 | \$4,045.00 | \$5,524.00 | \$4,642.00 |
| Allstate Insurance Company<br>Customer Service Phone: 800-255-7828                      | \$1,566.00 | \$1,670.00    | \$1,436.00 | \$1,488.00 | \$1,556.00 | \$1,674.00 | \$2,328.00 | \$1,964.00 |
| Allstate Property & Casualty Insurance Company<br>Customer Service Phone: 800-255-7828  | \$1,277.00 | \$1,387.00    | \$1,199.00 | \$1,224.00 | \$1,272.00 | \$1,411.00 | \$1,904.00 | \$1,640.00 |
| American Commerce Insurance Company<br>Customer Service Phone: 800-282-2913             | \$1,574.00 | \$1,754.00    | \$1,578.00 | \$1,428.00 | \$1,578.00 | \$1,854.00 | \$2,294.00 | \$2,294.00 |
| American Fire and Casualty Company<br>Customer Service Phone: 800-843-6446              | \$1,288.00 | \$1,483.00    | \$1,271.00 | \$1,170.00 | \$1,528.00 | \$1,646.00 | \$1,940.00 | \$1,494.00 |
| American Home Assurance Company<br>Customer Service Phone: 180-062-2248                 | \$3,746.00 | \$4,686.00    | \$4,014.00 | \$3,901.00 | \$4,484.00 | \$4,800.00 | \$5,648.00 | \$5,143.00 |
| American Insurance Company (The)<br>Customer Service Phone: 800-227-1700                | \$4,784.00 | \$3,791.00    | \$4,058.00 | \$3,835.00 | \$4,980.00 | \$4,495.00 | \$8,018.00 | \$8,518.00 |
| American International South Insurance Company<br>Customer Service Phone: 877-244-4288  | \$1,701.00 | \$1,383.00    | \$1,287.00 | \$1,484.00 | \$1,620.00 | \$1,589.00 | \$3,886.00 | \$1,451.00 |
| American National General Insurance Company<br>Customer Service Phone: 417-887-0220     | \$1,536.00 | \$1,346.00    | \$1,398.00 | \$1,308.00 | \$1,732.00 | \$1,626.00 | \$2,056.00 | \$1,622.00 |
| American National Property and Casualty Company<br>Customer Service Phone: 417-887-0220 | \$1,840.00 | \$1,604.00    | \$1,666.00 | \$1,550.00 | \$2,040.00 | \$1,938.00 | \$2,440.00 | \$1,928.00 |
| Amica Mutual Insurance Company<br>Customer Service Phone: 800-242-6422                  | \$1,764.00 | \$1,641.00    | \$1,568.00 | \$1,424.00 | \$1,577.00 | \$1,655.00 | \$2,966.00 | \$2,091.00 |

## Auto Premium: 22-year-old single female, 2008 Toyota Prius

| Company Name / Phone  | Ashland    | Bowling Green | Covington  | Lexington  | Louisville  | Paducah    | Pikeville  | Somerset    |
|---|------------|---------------|------------|------------|-------------|------------|------------|-------------|
| Associated Indemnity Corporation<br>Customer Service Phone: 800-227-1700                        | \$4,784.00 | \$3,791.00    | \$4,058.00 | \$3,835.00 | \$4,980.00  | \$4,495.00 | \$8,018.00 | \$8,518.00  |
| Auto Club Property-Casualty Insurance Company<br>Customer Service Phone: 888-222-9677           | \$1,573.00 | \$1,265.00    | \$1,190.00 | \$1,365.00 | \$1,285.00  | \$1,576.00 | \$3,575.00 | \$1,672.00  |
| Automobile Insurance Company of Hartford, Connecticut<br>Customer Service Phone: 860-277-7366   | \$1,966.00 | \$1,953.00    | \$1,367.00 | \$1,628.00 | \$1,754.00  | \$1,897.00 | \$3,594.00 | \$2,268.00  |
| Auto-Owners Insurance Company<br>Customer Service Phone: 800-346-0346                           | \$2,196.00 | \$2,127.00    | \$2,427.00 | \$2,127.00 | \$2,381.00  | \$2,381.00 | \$3,326.00 | \$2,404.00  |
| Bankers Standard Insurance Company<br>Customer Service Phone: 973-408-6190                      | \$1,652.00 | \$1,461.00    | \$1,550.00 | \$1,595.00 | \$1,956.00  | \$1,750.00 | \$2,229.00 | \$2,229.00  |
| Bristol West Insurance Company<br>Customer Service Phone: 888-888-0080                          | \$1,934.00 | \$1,599.00    | \$1,518.00 | \$1,759.00 | \$1,820.00  | \$1,839.00 | \$4,441.00 | \$2,069.00  |
| California Casualty General Insurance Company of Oregon<br>Customer Service Phone: 800-346-6840 | \$2,382.00 | \$2,317.00    | \$2,424.00 | \$2,255.00 | \$2,649.00  | \$2,556.00 | \$4,091.00 | \$2,958.00  |
| Cincinnati Insurance Company<br>Customer Service Phone: 513-870-2812                            | \$1,118.00 | \$1,674.00    | \$1,180.00 | \$1,114.00 | \$1,233.00  | \$1,289.00 | \$1,952.00 | \$1,446.00  |
| Countryway Insurance Company<br>Customer Service Phone: 315-634-5200                            | \$1,983.00 | \$1,367.00    | \$1,430.00 | \$1,415.00 | \$1,796.00  | \$1,584.00 | \$2,185.00 | \$1,548.00  |
| Dairyland Insurance Company<br>Customer Service Phone: 800-334-0090                             | \$4,756.00 | \$6,232.00    | \$5,330.00 | \$5,987.00 | \$10,441.00 | \$7,360.00 | \$6,008.00 | \$11,840.00 |
| Direct General Insurance Company of Mississippi<br>Customer Service Phone: 800-627-8006         | \$1,859.00 | \$1,543.00    | \$1,524.00 | \$1,720.00 | \$2,190.00  | \$1,866.00 | \$3,936.00 | \$2,050.00  |
| Electric Insurance Company<br>Customer Service Phone: 800-227-2757                              | \$2,016.00 | \$1,889.00    | \$1,565.00 | \$1,559.00 | \$1,830.00  | \$1,992.00 | \$3,560.00 | \$2,039.00  |
| Encompass Indemnity Company<br>Customer Service Phone: 800-262-9262                             | \$1,729.00 | \$1,751.00    | \$1,719.00 | \$1,624.00 | \$1,807.00  | \$1,850.00 | \$2,532.00 | \$1,751.00  |
| Encompass Insurance Company of America<br>Customer Service Phone: 800-262-9262                  | \$1,825.00 | \$1,928.00    | \$2,090.00 | \$1,670.00 | \$2,074.00  | \$2,029.00 | \$3,113.00 | \$2,275.00  |
| Esurance Insurance Company<br>Customer Service Phone: 800-378-7262                              | \$2,761.00 | \$2,010.00    | \$2,057.00 | \$2,121.00 | \$2,449.00  | \$2,478.00 | \$5,518.00 | \$2,399.00  |



## Auto Premium: 22-year-old single female, 2008 Toyota Prius

| Company Name / Phone   | Ashland    | Bowling Green | Covington  | Lexington  | Louisville | Paducah    | Pikeville  | Somerset   |
|--|------------|---------------|------------|------------|------------|------------|------------|------------|
| FB Insurance Company (The)<br>Customer Service Phone: 502-495-5000                       | \$3,360.00 | \$3,548.00    | \$4,104.00 | \$3,384.00 | \$4,678.00 | \$3,738.00 | \$5,727.00 | \$3,864.00 |
| Federal Insurance Company<br>Customer Service Phone: 866-324-8222                        | \$2,710.00 | \$2,965.00    | \$2,467.00 | \$2,459.00 | \$2,890.00 | \$2,575.00 | \$4,139.00 | \$4,139.00 |
| Fireman's Fund Insurance Company<br>Customer Service Phone: 800-227-1700                 | \$4,784.00 | \$3,791.00    | \$4,058.00 | \$3,835.00 | \$4,980.00 | \$4,495.00 | \$8,018.00 | \$8,518.00 |
| First Liberty Insurance Corporation (The)<br>Customer Service Phone: 800-225-8346        | \$1,337.00 | \$1,517.00    | \$1,141.00 | \$1,197.00 | \$1,877.00 | \$1,373.00 | \$1,355.00 | \$2,431.00 |
| Garrison Property and Casualty Insurance Company<br>Customer Service Phone: 800-531-8722 | \$699.00   | \$617.00      | \$607.00   | \$635.00   | \$678.00   | \$621.00   | \$831.00   | \$685.00   |
| GEICO Casualty Company<br>Customer Service Phone: 800-841-3000                           | \$2,316.00 | \$2,313.00    | \$1,861.00 | \$1,737.00 | \$2,088.00 | \$2,247.00 | \$2,659.00 | \$2,452.00 |
| GEICO General Insurance Company<br>Customer Service Phone: 800-841-3000                  | \$1,380.00 | \$1,297.00    | \$1,141.00 | \$1,050.00 | \$1,340.00 | \$1,285.00 | \$1,643.00 | \$1,431.00 |
| GEICO Indemnity Company<br>Customer Service Phone: 800-341-3000                          | \$1,581.00 | \$1,529.00    | \$1,331.00 | \$1,234.00 | \$1,543.00 | \$1,509.00 | \$1,887.00 | \$1,658.00 |
| Government Employees Insurance Company<br>Customer Service Phone: 800-841-3000           | \$1,380.00 | \$1,297.00    | \$1,141.00 | \$1,050.00 | \$1,340.00 | \$1,285.00 | \$1,643.00 | \$1,431.00 |
| Grange Indemnity Insurance Company<br>Customer Service Phone: 800-422-0550               | \$3,210.00 | \$2,760.00    | \$3,034.00 | \$3,006.00 | \$3,490.00 | \$3,912.00 | \$7,034.00 | \$3,520.00 |
| Grange Property & Casualty Insurance Company<br>Customer Service Phone: 800-422-0550     | \$1,518.00 | \$1,000.00    | \$932.00   | \$1,058.00 | \$1,098.00 | \$1,336.00 | \$2,042.00 | \$1,210.00 |
| Granite State Insurance Company<br>Customer Service Phone: 877-244-4288                  | \$2,484.00 | \$2,114.00    | \$1,976.00 | \$2,260.00 | \$2,788.00 | \$2,462.00 | \$5,610.00 | \$2,360.00 |
| GuideOne Elite Insurance Company<br>Customer Service Phone: 877-448-4331                 | \$949.00   | \$897.00      | \$780.00   | \$842.00   | \$845.00   | \$829.00   | \$1,412.00 | \$1,037.00 |
| GuideOne Mutual Insurance Company<br>Customer Service Phone: 877-448-4331                | \$1,166.00 | \$1,097.00    | \$957.00   | \$1,027.00 | \$1,037.00 | \$1,005.00 | \$1,728.00 | \$1,271.00 |
| GuideOne Specialty Mutual Insurance Company<br>Customer Service Phone: 877-448-4331      | \$873.00   | \$825.00      | \$717.00   | \$775.00   | \$776.00   | \$763.00   | \$1,299.00 | \$955.00   |

## Auto Premium: 22-year-old single female, 2008 Toyota Prius

| Company Name / Phone  | Ashland    | Bowling Green | Covington  | Lexington  | Louisville  | Paducah    | Pikeville   | Somerset    |
|---|------------|---------------|------------|------------|-------------|------------|-------------|-------------|
| Hamilton Mutual Insurance Company<br>Customer Service Phone: 800-247-2128                           | \$1,571.00 | \$1,636.00    | \$1,528.00 | \$1,420.00 | \$1,553.00  | \$1,625.00 | \$1,721.00  | \$1,607.00  |
| IDS Property Casualty Insurance Company<br>Customer Service Phone: 800-535-2001                     | \$1,776.00 | \$1,654.00    | \$1,668.00 | \$1,734.00 | \$1,994.00  | \$1,972.00 | \$2,928.00  | \$2,230.00  |
| Illinois National Insurance Company<br>Customer Service Phone: 877-244-4288                         | \$2,484.00 | \$2,114.00    | \$1,976.00 | \$2,260.00 | \$2,788.00  | \$2,462.00 | \$5,610.00  | \$2,360.00  |
| Indiana Insurance Company<br>Customer Service Phone: 800-436-9600                                   | \$1,755.00 | \$1,381.00    | \$1,377.00 | \$1,556.00 | \$1,708.00  | \$1,807.00 | \$2,762.00  | \$1,897.00  |
| Kentucky Farm Bureau Mutual Insurance Company<br>Customer Service Phone: 502-495-5000               | \$1,557.00 | \$1,638.00    | \$1,895.00 | \$1,568.00 | \$2,178.00  | \$1,725.00 | \$2,659.00  | \$1,781.00  |
| Kentucky National Insurance Company<br>Customer Service Phone: 859-367-5200                         | \$1,485.00 | \$1,460.00    | \$1,349.00 | \$1,270.00 | \$1,651.00  | \$1,544.00 | \$1,924.00  | \$1,595.00  |
| Liberty Insurance Corporation<br>Customer Service Phone: 800-225-8346                               | \$2,836.00 | \$3,223.00    | \$2,426.00 | \$2,544.00 | \$2,925.00  | \$2,875.00 | \$5,162.00  | \$3,975.00  |
| Liberty Mutual Fire Insurance Company<br>Customer Service Phone: 800-225-8346                       | \$1,486.00 | \$1,686.00    | \$1,268.00 | \$1,328.00 | \$1,526.00  | \$1,268.00 | \$2,700.00  | \$1,506.00  |
| Merastar Insurance Company<br>Customer Service Phone: 800-637-2782                                  | \$1,976.00 | \$2,038.00    | \$1,636.00 | \$1,628.00 | \$1,884.00  | \$2,112.00 | \$3,416.00  | \$2,440.00  |
| Meridian Security Insurance Company<br>Customer Service Phone: 800-944-9950                         | \$1,962.00 | \$1,768.00    | \$1,762.00 | \$1,840.00 | \$1,876.00  | \$1,892.00 | \$3,208.00  | \$1,810.00  |
| Metropolitan Casualty Insurance Company<br>Customer Service Phone: 800-438-6381                     | \$1,238.00 | \$1,442.00    | \$962.00   | \$1,156.00 | \$1,332.00  | \$1,516.00 | \$2,246.00  | \$1,610.00  |
| Metropolitan Direct Property and Casualty Insurance Company<br>Customer Service Phone: 800-438-6388 | \$2,642.00 | \$3,062.00    | \$2,238.00 | \$2,542.00 | \$2,930.00  | \$3,268.00 | \$4,132.00  | \$3,882.00  |
| Metropolitan General Insurance Company<br>Customer Service Phone: 800-438-6381                      | \$5,778.00 | \$5,432.00    | \$4,798.00 | \$4,472.00 | \$5,226.00  | \$5,226.00 | \$5,608.00  | \$11,514.00 |
| Metropolitan Property and Casualty Insurance Company<br>Customer Service Phone: 800-438-6381        | \$1,376.00 | \$1,604.00    | \$1,070.00 | \$1,286.00 | \$1,478.00  | \$1,686.00 | \$2,490.00  | \$1,790.00  |
| MICO Insurance Company<br>Customer Service Phone: 614-225-8911                                      | \$1,700.00 | \$7,480.00    | \$7,413.00 | \$6,489.00 | \$11,455.00 | \$7,792.00 | \$15,976.00 | \$10,948.00 |

## Auto Premium: 22-year-old single female, 2008 Toyota Prius

| Company Name / Phone  | Ashland    | Bowling Green | Covington  | Lexington  | Louisville | Paducah    | Pikeville   | Somerset   |
|---|------------|---------------|------------|------------|------------|------------|-------------|------------|
| Motorists Mutual Insurance Company<br>Customer Service Phone: 614-225-8911                  | \$3,350.00 | \$2,750.00    | \$2,162.00 | \$2,784.00 | \$4,269.00 | \$2,408.00 | \$5,029.00  | \$1,970.00 |
| National General Insurance Company<br>Customer Service Phone: 800-325-1190                  | \$1,257.00 | \$1,232.00    | \$1,242.00 | \$1,197.00 | \$1,525.00 | \$1,331.00 | \$1,982.00  | \$1,654.00 |
| Nationwide Assurance Company<br>Customer Service Phone: 877-669-6877                        | \$5,548.00 | \$5,782.00    | \$5,782.00 | \$5,214.00 | \$6,080.00 | \$6,080.00 | \$10,584.00 | \$6,102.00 |
| Nationwide Mutual Fire Insurance Company<br>Customer Service Phone: 877-669-6877            | \$2,661.00 | \$2,202.00    | \$2,238.00 | \$2,319.00 | \$3,035.00 | \$2,455.00 | \$5,039.00  | \$2,978.00 |
| Ohio Casualty Insurance Company<br>Customer Service Phone: 800-843-6446                     | \$1,696.00 | \$1,956.00    | \$1,674.00 | \$1,538.00 | \$2,016.00 | \$2,174.00 | \$2,565.00  | \$1,971.00 |
| Ohio Security Insurance Company<br>Customer Service Phone: 800-843-6446                     | \$1,707.00 | \$1,969.00    | \$1,685.00 | \$1,548.00 | \$2,030.00 | \$2,188.00 | \$2,582.00  | \$1,984.00 |
| Omni Indemnity Company<br>Customer Service Phone: 866-300-6433                              | \$2,917.00 | \$3,058.00    | \$2,973.00 | \$2,646.00 | \$2,970.00 | \$3,079.00 | \$7,178.00  | \$3,150.00 |
| Owners Insurance Company<br>Customer Service Phone: 800-346-0346                            | \$0.00     | \$0.00        | \$0.00     | \$0.00     | \$0.00     | \$0.00     | \$0.00      | \$0.00     |
| Pharmacists Mutual Insurance Company<br>Customer Service Phone: 800-247-5930                | \$2,321.00 | \$1,497.00    | \$1,527.00 | \$1,501.00 | \$1,877.00 | \$1,834.00 | \$2,228.00  | \$1,865.00 |
| Phoenix Insurance Company<br>Customer Service Phone: 860-277-7366                           | \$2,241.00 | \$2,227.00    | \$1,559.00 | \$1,855.00 | \$2,000.00 | \$2,161.00 | \$4,097.00  | \$2,586.00 |
| Progressive Casualty Insurance Company<br>Customer Service Phone: 800-776-4737              | \$1,578.00 | \$1,293.00    | \$1,327.00 | \$1,459.00 | \$1,621.00 | \$1,570.00 | \$3,241.00  | \$1,732.00 |
| Progressive Direct Insurance Company<br>Customer Service Phone: 800-776-4737                | \$1,447.00 | \$1,053.00    | \$1,087.00 | \$1,058.00 | \$1,248.00 | \$1,276.00 | \$2,677.00  | \$1,207.00 |
| Progressive Northern Insurance Company<br>Customer Service Phone: 800-776-4737              | \$1,578.00 | \$1,293.00    | \$1,327.00 | \$1,459.00 | \$1,621.00 | \$1,570.00 | \$3,241.00  | \$1,732.00 |
| Property and Casualty Insurance Company of Hartford<br>Customer Service Phone: 860-547-5000 | \$0.00     | \$0.00        | \$0.00     | \$0.00     | \$0.00     | \$0.00     | \$0.00      | \$0.00     |
| Protective Insurance Company<br>Customer Service Phone: 800-231-6024                        | \$2,365.00 | \$1,676.00    | \$1,711.00 | \$1,692.00 | \$2,015.00 | \$1,971.00 | \$2,614.00  | \$2,048.00 |

## Auto Premium: 22-year-old single female, 2008 Toyota Prius

| Company Name / Phone   | Ashland    | Bowling Green | Covington  | Lexington  | Louisville | Paducah    | Pikeville   | Somerset   |
|--|------------|---------------|------------|------------|------------|------------|-------------|------------|
| Response Worldwide Direct Auto Insurance Company<br>Customer Service Phone: 800-518-2984 | \$1,946.00 | \$2,585.00    | \$2,256.00 | \$2,303.00 | \$2,459.00 | \$2,399.00 | \$3,401.00  | \$2,377.00 |
| Response Worldwide Insurance Company<br>Customer Service Phone: 800-518-2984             | \$2,068.00 | \$1,805.00    | \$1,879.00 | \$1,990.00 | \$2,230.00 | \$2,191.00 | \$3,155.00  | \$2,434.00 |
| SAFECO Insurance Company of Illinois<br>Customer Service Phone: 188-845-8224             | \$1,538.00 | \$1,142.00    | \$1,146.00 | \$1,246.00 | \$1,262.00 | \$1,452.00 | \$2,508.00  | \$1,407.00 |
| Sagamore Insurance Company<br>Customer Service Phone: 800-317-9402                       | \$5,050.00 | \$3,002.00    | \$3,392.00 | \$3,184.00 | \$3,708.00 | \$3,056.00 | \$10,334.00 | \$3,318.00 |
| SECURA Insurance, A Mutual Company<br>Customer Service Phone: 920-830-4741               | \$1,636.00 | \$1,638.00    | \$1,402.00 | \$1,354.00 | \$1,576.00 | \$1,764.00 | \$2,715.00  | \$1,755.00 |
| Sentinel Insurance Company, Limited<br>Customer Service Phone: 860-547-5000              | \$2,182.00 | \$2,326.00    | \$2,058.00 | \$1,858.00 | \$2,154.00 | \$2,308.00 | \$4,026.00  | \$2,522.00 |
| Sentry Insurance a Mutual Company<br>Customer Service Phone: 800-227-0201                | \$983.00   | \$763.00      | \$792.00   | \$776.00   | \$907.00   | \$889.00   | \$1,327.00  | \$1,008.00 |
| Shelter General Insurance Company<br>Customer Service Phone: 800-743-5837                | \$3,021.00 | \$3,144.00    | \$2,991.00 | \$2,853.00 | \$4,117.00 | \$3,432.00 | \$4,108.00  | \$4,108.00 |
| Shelter Mutual Insurance Company<br>Customer Service Phone: 800-743-5837                 | \$1,532.00 | \$1,596.00    | \$1,315.00 | \$1,444.00 | \$1,877.00 | \$1,528.00 | \$1,814.00  | \$1,814.00 |
| Standard Fire Insurance Company (The)<br>Customer Service Phone: 860-277-7366            | \$2,893.00 | \$2,873.00    | \$2,011.00 | \$2,394.00 | \$2,580.00 | \$2,790.00 | \$5,286.00  | \$3,336.00 |
| Star Casualty Insurance Company<br>Customer Service Phone: 877-782-7210                  | \$2,125.00 | \$1,979.00    | \$2,304.00 | \$1,945.00 | \$2,607.00 | \$2,289.00 | \$5,055.00  | \$3,032.00 |
| State Auto National Insurance Company<br>Customer Service Phone: 800-944-9950            | \$4,679.00 | \$4,318.00    | \$4,569.00 | \$4,376.00 | \$4,961.00 | \$4,934.00 | \$9,423.00  | \$5,536.00 |
| State Auto Property & Casualty Insurance Company<br>Customer Service Phone: 800-944-9950 | \$1,962.00 | \$1,768.00    | \$1,762.00 | \$1,840.00 | \$1,876.00 | \$1,892.00 | \$3,208.00  | \$1,810.00 |
| State Automobile Mutual Insurance Company<br>Customer Service Phone: 800-944-9950        | \$2,348.00 | \$2,124.00    | \$2,292.00 | \$2,300.00 | \$2,420.00 | \$2,292.00 | \$3,470.00  | \$2,158.00 |
| State Farm Fire and Casualty Company<br>Customer Service Phone: 309-766-9936             | \$1,084.00 | \$1,000.00    | \$1,017.00 | \$1,057.00 | \$1,290.00 | \$1,157.00 | \$1,613.00  | \$1,343.00 |



## Auto Premium: 22-year-old single female, 2008 Toyota Prius

| Company Name / Phone  | Ashland    | Bowling Green | Covington  | Lexington  | Louisville | Paducah    | Pikeville  | Somerset   |
|---|------------|---------------|------------|------------|------------|------------|------------|------------|
| State Farm Mutual Automobile Insurance Company<br>Customer Service Phone: 309-766-9936    | \$991.00   | \$913.00      | \$927.00   | \$959.00   | \$1,171.00 | \$1,059.00 | \$1,465.00 | \$1,221.00 |
| TravCo Insurance Company<br>Customer Service Phone: 860-277-7366                          | \$1,966.00 | \$1,953.00    | \$1,367.00 | \$1,628.00 | \$1,754.00 | \$1,897.00 | \$3,594.00 | \$2,268.00 |
| Travelers Casualty Company of Connecticut<br>Customer Service Phone: 860-277-7366         | \$1,922.00 | \$2,083.00    | \$1,845.00 | \$1,712.00 | \$2,008.00 | \$2,035.00 | \$4,149.00 | \$2,259.00 |
| Travelers Commercial Insurance Company<br>Customer Service Phone: 860-277-7366            | \$766.00   | \$672.00      | \$738.00   | \$810.00   | \$870.00   | \$821.00   | \$1,457.00 | \$817.00   |
| Travelers Home and Marine Insurance Company (The)<br>Customer Service Phone: 860-277-7366 | \$787.00   | \$690.00      | \$758.00   | \$832.00   | \$892.00   | \$843.00   | \$1,498.00 | \$838.00   |
| Travelers Indemnity Company of America<br>Customer Service Phone: 860-277-7366            | \$1,807.00 | \$1,957.00    | \$1,549.00 | \$1,558.00 | \$1,924.00 | \$1,907.00 | \$2,822.00 | \$1,945.00 |
| Travelers Property Casualty Insurance Company<br>Customer Service Phone: 860-277-7366     | \$2,001.00 | \$2,170.00    | \$1,922.00 | \$1,784.00 | \$2,091.00 | \$2,119.00 | \$4,322.00 | \$2,351.00 |
| Truck Insurance Exchange<br>Customer Service Phone: 323-932-3200                          | \$1,253.00 | \$1,027.00    | \$994.00   | \$1,137.00 | \$1,186.00 | \$1,223.00 | \$2,726.00 | \$1,325.00 |
| United Services Automobile Association<br>Customer Service Phone: 800-531-8722            | \$608.00   | \$542.00      | \$537.00   | \$555.00   | \$594.00   | \$550.00   | \$729.00   | \$600.00   |
| Unitrin Auto and Home Insurance Company<br>Customer Service Phone: 187-725-2787           | \$1,365.00 | \$1,522.00    | \$1,017.00 | \$1,185.00 | \$1,420.00 | \$1,423.00 | \$2,158.00 | \$1,358.00 |
| Unitrin Direct Property & Casualty Company<br>Customer Service Phone: 800-437-8394        | \$1,482.00 | \$1,048.00    | \$1,090.00 | \$1,128.00 | \$1,292.00 | \$1,312.00 | \$2,966.00 | \$1,260.00 |
| USAA Casualty Insurance Company<br>Customer Service Phone: 800-531-8722                   | \$699.00   | \$617.00      | \$607.00   | \$635.00   | \$678.00   | \$621.00   | \$831.00   | \$685.00   |
| USAA General Indemnity Company<br>Customer Service Phone: 800-531-8722                    | \$1,147.00 | \$1,011.00    | \$988.00   | \$1,056.00 | \$1,116.00 | \$1,005.00 | \$1,385.00 | \$1,137.00 |
| Victoria Fire & Casualty Company<br>Customer Service Phone: 800-888-8424                  | \$2,053.00 | \$1,616.00    | \$1,501.00 | \$1,688.00 | \$2,207.00 | \$1,681.00 | \$4,033.00 | \$2,072.00 |
| Vigilant Insurance Company<br>Customer Service Phone: 866-324-8222                        | \$1,952.00 | \$2,131.00    | \$1,783.00 | \$1,778.00 | \$2,079.00 | \$1,857.00 | \$2,953.00 | \$2,953.00 |

**Auto Premium: 22-year-old single female, 2008 Toyota Prius**

| <b>Company Name / Phone</b>  | <b>Ashland</b> | <b>Bowling<br/>Green</b> | <b>Covington</b> | <b>Lexington</b> | <b>Louisville</b> | <b>Paducah</b> | <b>Pikeville</b> | <b>Somerset</b> |
|--|----------------|--------------------------|------------------|------------------|-------------------|----------------|------------------|-----------------|
| West American Insurance Company<br>Customer Service Phone: 800-843-6446  | \$1,424.00     | \$1,640.00               | \$1,406.00       | \$1,292.00       | \$1,691.00        | \$1,822.00     | \$2,148.00       | \$1,653.00      |
| Western United Insurance Company<br>Customer Service Phone: 800-207-3618 | \$1,399.00     | \$1,151.00               | \$1,121.00       | \$1,235.00       | \$1,305.00        | \$1,367.00     | \$3,026.00       | \$1,496.00      |
| Westfield Insurance Company<br>Customer Service Phone: 800-243-0210      | \$1,657.00     | \$1,690.00               | \$1,521.00       | \$1,197.00       | \$1,490.00        | \$1,952.00     | \$2,728.00       | \$2,089.00      |

## Auto Premiums

40-Year Old Married Male Wife & Daughter

2006 Ford F-150

2008 Toyota Camry

## Auto Premium: 40-Year Old Married Male, Wife & Daughter, 2006 Ford F-150 & 2008 Toyota Camry

| Company Name / Phone  | Ashland    | Bowling Green | Covington  | Lexington  | Louisville  | Paducah     | Pikeville   | Somerset    |
|---|------------|---------------|------------|------------|-------------|-------------|-------------|-------------|
| AIG Indemnity Insurance Company<br>Customer Service Phone: 888-760-9195                 | \$3,772.00 | \$4,661.00    | \$4,019.00 | \$3,908.00 | \$4,497.00  | \$4,725.00  | \$5,727.00  | \$5,086.00  |
| AIG National Insurance Company<br>Customer Service Phone: 877-244-4288                  | \$7,000.00 | \$5,924.00    | \$5,592.00 | \$6,720.00 | \$8,336.00  | \$6,710.00  | \$15,732.00 | \$6,520.00  |
| AIOI Insurance Company of America<br>Customer Service Phone: 877-525-6777               | \$3,398.00 | \$4,402.00    | \$3,224.00 | \$3,348.00 | \$4,040.00  | \$4,338.00  | \$5,458.00  | \$5,470.00  |
| Alfa Specialty Insurance Corporation<br>Customer Service Phone: 877-384-7466            | \$5,087.00 | \$4,812.00    | \$5,535.00 | \$4,843.00 | \$7,613.00  | \$6,917.00  | \$3,945.00  | \$12,647.00 |
| Allstate Indemnity Company<br>Customer Service Phone: 800-255-7828                      | \$5,935.00 | \$6,365.00    | \$5,534.00 | \$5,212.00 | \$6,521.00  | \$6,192.00  | \$9,451.00  | \$7,595.00  |
| Allstate Insurance Company<br>Customer Service Phone: 800-255-7828                      | \$2,954.00 | \$3,082.00    | \$2,642.00 | \$2,748.00 | \$2,928.00  | \$3,018.00  | \$4,544.00  | \$3,630.00  |
| Allstate Property & Casualty Insurance Company<br>Customer Service Phone: 800-255-7828  | \$3,310.00 | \$3,511.00    | \$3,017.00 | \$3,129.00 | \$3,333.00  | \$3,442.00  | \$5,072.00  | \$4,128.00  |
| American Commerce Insurance Company<br>Customer Service Phone: 800-282-2913             | \$2,548.00 | \$2,800.00    | \$2,536.00 | \$2,286.00 | \$2,598.00  | \$2,922.00  | \$3,500.00  | \$3,500.00  |
| American Fire and Casualty Company<br>Customer Service Phone: 800-843-6446              | \$2,808.00 | \$3,081.00    | \$2,749.00 | \$2,577.00 | \$3,432.00  | \$3,472.00  | \$4,147.00  | \$3,164.00  |
| American Home Assurance Company<br>Customer Service Phone: 180-062-2248                 | \$8,751.00 | \$10,360.00   | \$9,172.00 | \$8,991.00 | \$10,324.00 | \$10,318.00 | \$13,323.00 | \$11,324.00 |
| American Insurance Company (The)<br>Customer Service Phone: 800-227-1700                | \$8,243.00 | \$6,684.00    | \$7,147.00 | \$5,302.00 | \$6,714.00  | \$6,065.00  | \$10,466.00 | \$11,136.00 |
| American International South Insurance Company<br>Customer Service Phone: 877-244-4288  | \$7,245.00 | \$6,049.00    | \$5,514.00 | \$6,597.00 | \$7,251.00  | \$6,550.00  | \$17,428.00 | \$6,239.00  |
| American National General Insurance Company<br>Customer Service Phone: 417-887-0220     | \$2,824.00 | \$2,540.00    | \$2,576.00 | \$2,426.00 | \$3,200.00  | \$2,992.00  | \$3,818.00  | \$3,034.00  |
| American National Property and Casualty Company<br>Customer Service Phone: 417-887-0220 | \$3,114.00 | \$2,772.00    | \$2,814.00 | \$2,640.00 | \$3,492.00  | \$3,284.00  | \$4,188.00  | \$3,308.00  |
| Amica Mutual Insurance Company<br>Customer Service Phone: 800-242-6422                  | \$2,600.00 | \$2,485.00    | \$2,402.00 | \$2,144.00 | \$2,504.00  | \$2,516.00  | \$4,331.00  | \$3,065.00  |



## Auto Premium: 40-Year Old Married Male, Wife & Daughter, 2006 Ford F-150 & 2008 Toyota Camry

| Company Name / Phone  | Ashland    | Bowling Green | Covington  | Lexington  | Louisville  | Paducah     | Pikeville   | Somerset    |
|---|------------|---------------|------------|------------|-------------|-------------|-------------|-------------|
| Associated Indemnity Corporation<br>Customer Service Phone: 800-227-1700                        | \$8,243.00 | \$6,684.00    | \$7,147.00 | \$5,302.00 | \$6,714.00  | \$6,065.00  | \$10,466.00 | \$11,136.00 |
| Auto Club Property-Casualty Insurance Company<br>Customer Service Phone: 888-222-9677           | \$3,231.00 | \$2,612.00    | \$2,420.00 | \$2,803.00 | \$2,562.00  | \$3,190.00  | \$7,143.00  | \$3,286.00  |
| Automobile Insurance Company of Hartford, Connecticut<br>Customer Service Phone: 860-277-7366   | \$3,588.00 | \$3,548.00    | \$2,545.00 | \$3,061.00 | \$3,342.00  | \$3,512.00  | \$6,293.00  | \$4,246.00  |
| Auto-Owners Insurance Company<br>Customer Service Phone: 800-346-0346                           | \$3,389.00 | \$3,285.00    | \$3,732.00 | \$3,285.00 | \$3,663.00  | \$3,663.00  | \$5,071.00  | \$3,698.00  |
| Bankers Standard Insurance Company<br>Customer Service Phone: 973-408-6190                      | \$3,128.00 | \$2,709.00    | \$2,914.00 | \$3,013.00 | \$3,804.00  | \$3,326.00  | \$4,414.00  | \$4,414.00  |
| Bristol West Insurance Company<br>Customer Service Phone: 888-888-0080                          | \$9,716.00 | \$7,940.00    | \$7,622.00 | \$8,879.00 | \$9,519.00  | \$9,245.00  | \$21,195.00 | \$10,177.00 |
| California Casualty General Insurance Company of Oregon<br>Customer Service Phone: 800-346-6840 | \$3,252.00 | \$3,141.00    | \$3,248.00 | \$3,102.00 | \$3,682.00  | \$3,450.00  | \$5,684.00  | \$4,083.00  |
| Cincinnati Insurance Company<br>Customer Service Phone: 513-870-2812                            | \$2,253.00 | \$3,270.00    | \$2,367.00 | \$2,261.00 | \$2,525.00  | \$2,486.00  | \$3,744.00  | \$2,863.00  |
| Countryway Insurance Company<br>Customer Service Phone: 315-634-5200                            | \$3,760.00 | \$2,544.00    | \$2,661.00 | \$2,650.00 | \$3,436.00  | \$2,791.00  | \$4,302.00  | \$2,791.00  |
| Dairyland Insurance Company<br>Customer Service Phone: 800-334-0090                             | \$7,130.00 | \$9,248.00    | \$7,794.00 | \$8,721.00 | \$15,593.00 | \$11,147.00 | \$8,859.00  | \$18,075.00 |
| Direct General Insurance Company of Mississippi<br>Customer Service Phone: 800-627-8006         | \$3,809.00 | \$3,227.00    | \$3,118.00 | \$3,638.00 | \$4,739.00  | \$3,653.00  | \$7,679.00  | \$4,156.00  |
| Electric Insurance Company<br>Customer Service Phone: 800-227-2757                              | \$3,644.00 | \$3,569.00    | \$3,410.00 | \$3,417.00 | \$3,562.00  | \$3,618.00  | \$4,413.00  | \$3,643.00  |
| Encompass Indemnity Company<br>Customer Service Phone: 800-262-9262                             | \$3,372.00 | \$3,380.00    | \$3,356.00 | \$3,223.00 | \$3,591.00  | \$3,529.00  | \$4,906.00  | \$3,380.00  |
| Encompass Insurance Company of America<br>Customer Service Phone: 800-262-9262                  | \$2,942.00 | \$3,069.00    | \$3,343.00 | \$2,762.00 | \$3,383.00  | \$3,246.00  | \$4,824.00  | \$3,464.00  |
| Esurance Insurance Company<br>Customer Service Phone: 800-378-7262                              | \$7,179.00 | \$5,247.00    | \$5,341.00 | \$5,657.00 | \$7,137.00  | \$6,221.00  | \$14,366.00 | \$6,115.00  |

## Auto Premium: 40-Year Old Married Male, Wife & Daughter, 2006 Ford F-150 & 2008 Toyota Camry

| Company Name / Phone   | Ashland    | Bowling Green | Covington  | Lexington  | Louisville | Paducah    | Pikeville   | Somerset    |
|--|------------|---------------|------------|------------|------------|------------|-------------|-------------|
| FB Insurance Company (The)<br>Customer Service Phone: 502-495-5000                       | \$6,860.00 | \$7,171.00    | \$8,166.00 | \$6,942.00 | \$9,468.00 | \$7,495.00 | \$11,551.00 | \$7,700.00  |
| Federal Insurance Company<br>Customer Service Phone: 866-324-8222                        | \$6,067.00 | \$6,593.00    | \$5,438.00 | \$5,505.00 | \$6,668.00 | \$5,855.00 | \$8,174.00  | \$8,174.00  |
| Fireman's Fund Insurance Company<br>Customer Service Phone: 800-227-1700                 | \$8,243.00 | \$6,684.00    | \$7,147.00 | \$5,302.00 | \$6,714.00 | \$6,065.00 | \$10,466.00 | \$11,136.00 |
| First Liberty Insurance Corporation (The)<br>Customer Service Phone: 800-225-8346        | \$2,052.00 | \$2,289.00    | \$1,760.00 | \$1,845.00 | \$2,841.00 | \$2,105.00 | \$2,050.00  | \$3,638.00  |
| Garrison Property and Casualty Insurance Company<br>Customer Service Phone: 800-531-8722 | \$1,970.00 | \$1,658.00    | \$1,609.00 | \$1,722.00 | \$1,846.00 | \$1,618.00 | \$2,319.00  | \$1,858.00  |
| GEICO Casualty Company<br>Customer Service Phone: 800-841-3000                           | \$4,547.00 | \$4,328.00    | \$3,676.00 | \$3,400.00 | \$4,131.00 | \$4,263.00 | \$5,484.00  | \$4,741.00  |
| GEICO General Insurance Company<br>Customer Service Phone: 800-841-3000                  | \$2,773.00 | \$2,501.00    | \$2,769.00 | \$2,067.00 | \$2,666.00 | \$2,519.00 | \$3,494.00  | \$2,831.00  |
| GEICO Indemnity Company<br>Customer Service Phone: 800-341-3000                          | \$3,261.00 | \$3,029.00    | \$2,719.00 | \$2,518.00 | \$3,182.00 | \$3,061.00 | \$4,076.00  | \$3,403.00  |
| Government Employees Insurance Company<br>Customer Service Phone: 800-841-3000           | \$2,773.00 | \$2,501.00    | \$2,769.00 | \$2,067.00 | \$2,666.00 | \$2,519.00 | \$3,494.00  | \$2,831.00  |
| Grange Indemnity Insurance Company<br>Customer Service Phone: 800-422-0550               | \$6,482.00 | \$5,744.00    | \$6,396.00 | \$6,334.00 | \$7,278.00 | \$8,024.00 | \$13,206.00 | \$6,954.00  |
| Grange Property & Casualty Insurance Company<br>Customer Service Phone: 800-422-0550     | \$3,788.00 | \$2,378.00    | \$2,224.00 | \$2,506.00 | \$2,740.00 | \$3,138.00 | \$5,062.00  | \$2,898.00  |
| Granite State Insurance Company<br>Customer Service Phone: 877-244-4288                  | \$6,072.00 | \$5,298.00    | \$4,930.00 | \$5,898.00 | \$7,396.00 | \$5,890.00 | \$14,626.00 | \$6,026.00  |
| GuideOne Elite Insurance Company<br>Customer Service Phone: 877-448-4331                 | \$2,517.00 | \$2,373.00    | \$2,088.00 | \$2,128.00 | \$2,299.00 | \$2,203.00 | \$3,461.00  | \$2,637.00  |
| GuideOne Mutual Insurance Company<br>Customer Service Phone: 877-448-4331                | \$3,104.00 | \$2,918.00    | \$2,557.00 | \$2,608.00 | \$2,819.00 | \$2,630.00 | \$4,243.00  | \$3,236.00  |
| GuideOne Specialty Mutual Insurance Company<br>Customer Service Phone: 877-448-4331      | \$2,312.00 | \$2,187.00    | \$1,920.00 | \$1,956.00 | \$2,104.00 | \$2,028.00 | \$3,185.00  | \$2,424.00  |

## Auto Premium: 40-Year Old Married Male, Wife & Daughter, 2006 Ford F-150 & 2008 Toyota Camry

| Company Name / Phone  | Ashland     | Bowling Green | Covington   | Lexington   | Louisville  | Paducah     | Pikeville   | Somerset    |
|---|-------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Hamilton Mutual Insurance Company<br>Customer Service Phone: 800-247-2128                           | \$2,501.00  | \$2,616.00    | \$2,496.00  | \$2,293.00  | \$2,589.00  | \$2,672.00  | \$2,682.00  | \$2,612.00  |
| IDS Property Casualty Insurance Company<br>Customer Service Phone: 800-535-2001                     | \$3,046.00  | \$2,838.00    | \$2,876.00  | \$3,038.00  | \$3,438.00  | \$3,362.00  | \$4,924.00  | \$3,774.00  |
| Illinois National Insurance Company<br>Customer Service Phone: 877-244-4288                         | \$6,072.00  | \$5,298.00    | \$4,930.00  | \$5,898.00  | \$7,396.00  | \$5,890.00  | \$14,626.00 | \$6,026.00  |
| Indiana Insurance Company<br>Customer Service Phone: 800-436-9600                                   | \$4,507.00  | \$3,810.00    | \$3,668.00  | \$4,233.00  | \$4,571.00  | \$4,748.00  | \$6,907.00  | \$4,817.00  |
| Kentucky Farm Bureau Mutual Insurance Company<br>Customer Service Phone: 502-495-5000               | \$2,880.00  | \$3,002.00    | \$3,409.00  | \$2,910.00  | \$3,977.00  | \$3,132.00  | \$4,839.00  | \$3,209.00  |
| Kentucky National Insurance Company<br>Customer Service Phone: 859-367-5200                         | \$2,528.00  | \$2,477.00    | \$2,340.00  | \$2,178.00  | \$2,866.00  | \$2,601.00  | \$3,174.00  | \$2,662.00  |
| Liberty Insurance Corporation<br>Customer Service Phone: 800-225-8346                               | \$4,789.00  | \$5,357.00    | \$4,125.00  | \$4,339.00  | \$4,963.00  | \$4,767.00  | \$8,538.00  | \$6,616.00  |
| Liberty Mutual Fire Insurance Company<br>Customer Service Phone: 800-225-8346                       | \$2,279.00  | \$2,542.00    | \$1,954.00  | \$2,049.00  | \$2,338.00  | \$1,954.00  | \$4,041.00  | \$2,278.00  |
| Merastar Insurance Company<br>Customer Service Phone: 800-637-2782                                  | \$4,296.00  | \$4,198.00    | \$3,494.00  | \$3,500.00  | \$4,022.00  | \$4,434.00  | \$6,806.00  | \$4,928.00  |
| Meridian Security Insurance Company<br>Customer Service Phone: 800-944-9950                         | \$2,922.00  | \$2,676.00    | \$2,656.00  | \$2,826.00  | \$2,906.00  | \$2,834.00  | \$4,716.00  | \$2,774.00  |
| Metropolitan Casualty Insurance Company<br>Customer Service Phone: 800-438-6381                     | \$2,840.00  | \$3,212.00    | \$2,246.00  | \$2,620.00  | \$3,136.00  | \$3,338.00  | \$5,286.00  | \$3,664.00  |
| Metropolitan Direct Property and Casualty Insurance Company<br>Customer Service Phone: 800-438-6388 | \$2,756.00  | \$3,220.00    | \$2,332.00  | \$2,624.00  | \$3,212.00  | \$3,384.00  | \$4,164.00  | \$4,012.00  |
| Metropolitan General Insurance Company<br>Customer Service Phone: 800-438-6381                      | \$10,896.00 | \$10,674.00   | \$9,540.00  | \$8,710.00  | \$10,496.00 | \$10,496.00 | \$10,902.00 | \$22,358.00 |
| Metropolitan Property and Casualty Insurance Company<br>Customer Service Phone: 800-438-6381        | \$3,148.00  | \$3,569.00    | \$2,490.00  | \$2,906.00  | \$3,486.00  | \$3,704.00  | \$5,868.00  | \$4,068.00  |
| MICO Insurance Company<br>Customer Service Phone: 614-225-8911                                      | \$11,364.00 | \$12,444.00   | \$12,397.00 | \$10,973.00 | \$18,976.00 | \$12,900.00 | \$12,204.00 | \$17,072.00 |

## Auto Premium: 40-Year Old Married Male, Wife & Daughter, 2006 Ford F-150 & 2008 Toyota Camry

| Company Name / Phone  | Ashland     | Bowling Green | Covington   | Lexington  | Louisville  | Paducah     | Pikeville   | Somerset    |
|---|-------------|---------------|-------------|------------|-------------|-------------|-------------|-------------|
| Motorists Mutual Insurance Company<br>Customer Service Phone: 614-225-8911                  | \$6,764.00  | \$5,290.00    | \$4,833.00  | \$5,587.00 | \$8,614.00  | \$5,289.00  | \$9,969.00  | \$4,405.00  |
| National General Insurance Company<br>Customer Service Phone: 800-325-1190                  | \$3,063.00  | \$2,975.00    | \$3,030.00  | \$2,932.00 | \$3,762.00  | \$3,228.00  | \$4,879.00  | \$4,019.00  |
| Nationwide Assurance Company<br>Customer Service Phone: 877-669-6877                        | \$10,173.00 | \$10,892.00   | \$10,892.00 | \$9,944.00 | \$11,630.00 | \$11,630.00 | \$18,950.00 | \$11,362.00 |
| Nationwide Mutual Fire Insurance Company<br>Customer Service Phone: 877-669-6877            | \$6,247.00  | \$5,123.00    | \$5,159.00  | \$5,562.00 | \$7,640.00  | \$5,517.00  | \$12,217.00 | \$7,102.00  |
| Ohio Casualty Insurance Company<br>Customer Service Phone: 800-843-6446                     | \$3,875.00  | \$4,249.00    | \$3,794.00  | \$3,557.00 | \$4,732.00  | \$4,787.00  | \$5,713.00  | \$4,364.00  |
| Ohio Security Insurance Company<br>Customer Service Phone: 800-843-6446                     | \$3,645.00  | \$3,997.00    | \$3,569.00  | \$3,348.00 | \$4,446.00  | \$4,500.00  | \$5,366.00  | \$4,104.00  |
| Omni Indemnity Company<br>Customer Service Phone: 866-300-6433                              | \$6,030.00  | \$6,429.00    | \$6,216.00  | \$5,522.00 | \$6,509.00  | \$6,371.00  | \$14,927.00 | \$6,357.00  |
| Owners Insurance Company<br>Customer Service Phone: 800-346-0346                            | \$0.00      | \$0.00        | \$0.00      | \$0.00     | \$0.00      | \$0.00      | \$0.00      | \$0.00      |
| Pharmacists Mutual Insurance Company<br>Customer Service Phone: 800-247-5930                | \$3,804.00  | \$2,645.00    | \$2,709.00  | \$2,693.00 | \$3,275.00  | \$2,987.00  | \$4,386.00  | \$3,154.00  |
| Phoenix Insurance Company<br>Customer Service Phone: 860-277-7366                           | \$4,087.00  | \$4,041.00    | \$2,899.00  | \$3,486.00 | \$3,809.00  | \$4,002.00  | \$7,169.00  | \$4,839.00  |
| Progressive Casualty Insurance Company<br>Customer Service Phone: 800-776-4737              | \$3,386.00  | \$2,704.00    | \$2,746.00  | \$3,087.00 | \$3,558.00  | \$3,183.00  | \$6,952.00  | \$3,601.00  |
| Progressive Direct Insurance Company<br>Customer Service Phone: 800-776-4737                | \$5,061.00  | \$3,572.00    | \$3,815.00  | \$3,815.00 | \$4,701.00  | \$4,164.00  | \$9,650.00  | \$4,173.00  |
| Progressive Northern Insurance Company<br>Customer Service Phone: 800-776-4737              | \$3,386.00  | \$2,704.00    | \$2,746.00  | \$3,087.00 | \$3,558.00  | \$3,183.00  | \$6,952.00  | \$3,601.00  |
| Property and Casualty Insurance Company of Hartford<br>Customer Service Phone: 860-547-5000 | \$0.00      | \$0.00        | \$0.00      | \$0.00     | \$0.00      | \$0.00      | \$0.00      | \$0.00      |
| Protective Insurance Company<br>Customer Service Phone: 800-231-6024                        | \$4,217.00  | \$2,915.00    | \$2,972.00  | \$2,948.00 | \$3,633.00  | \$3,283.00  | \$4,811.00  | \$3,463.00  |

## Auto Premium: 40-Year Old Married Male, Wife & Daughter, 2006 Ford F-150 & 2008 Toyota Camry

| Company Name / Phone   | Ashland     | Bowling Green | Covington   | Lexington  | Louisville  | Paducah     | Pikeville   | Somerset    |
|--|-------------|---------------|-------------|------------|-------------|-------------|-------------|-------------|
| Response Worldwide Direct Auto Insurance Company<br>Customer Service Phone: 800-518-2984 | \$3,072.00  | \$4,035.00    | \$3,463.00  | \$3,478.00 | \$3,776.00  | \$3,693.00  | \$5,281.00  | \$3,626.00  |
| Response Worldwide Insurance Company<br>Customer Service Phone: 800-518-2984             | \$2,793.00  | \$2,491.00    | \$2,569.00  | \$2,678.00 | \$3,022.00  | \$2,971.00  | \$4,132.00  | \$3,255.00  |
| SAFECO Insurance Company of Illinois<br>Customer Service Phone: 188-845-8224             | \$5,374.00  | \$3,749.00    | \$3,627.00  | \$4,915.00 | \$4,336.00  | \$4,509.00  | \$8,479.00  | \$4,490.00  |
| Sagamore Insurance Company<br>Customer Service Phone: 800-317-9402                       | \$12,710.00 | \$7,664.00    | \$8,890.00  | \$8,180.00 | \$9,732.00  | \$7,842.00  | \$26,222.00 | \$8,498.00  |
| SECURA Insurance, A Mutual Company<br>Customer Service Phone: 920-830-4741               | \$2,686.00  | \$2,669.00    | \$2,330.00  | \$2,247.00 | \$2,631.00  | \$2,904.00  | \$4,391.00  | \$2,852.00  |
| Sentinel Insurance Company, Limited<br>Customer Service Phone: 860-547-5000              | \$5,570.00  | \$5,570.00    | \$5,222.00  | \$4,902.00 | \$5,528.00  | \$5,652.00  | \$9,472.00  | \$6,168.00  |
| Sentry Insurance a Mutual Company<br>Customer Service Phone: 800-227-0201                | \$1,736.00  | \$1,385.00    | \$1,440.00  | \$1,435.00 | \$1,651.00  | \$1,593.00  | \$2,326.00  | \$1,788.00  |
| Shelter General Insurance Company<br>Customer Service Phone: 800-743-5837                | \$4,441.00  | \$4,556.00    | \$4,344.00  | \$4,186.00 | \$6,110.00  | \$4,972.00  | \$5,823.00  | \$5,823.00  |
| Shelter Mutual Insurance Company<br>Customer Service Phone: 800-743-5837                 | \$2,230.00  | \$2,270.00    | \$2,167.00  | \$2,078.00 | \$3,156.00  | \$2,509.00  | \$2,940.00  | \$2,940.00  |
| Standard Fire Insurance Company (The)<br>Customer Service Phone: 860-277-7366            | \$5,275.00  | \$5,217.00    | \$3,741.00  | \$4,500.00 | \$4,916.00  | \$5,164.00  | \$9,252.00  | \$6,245.00  |
| Star Casualty Insurance Company<br>Customer Service Phone: 877-782-7210                  | \$5,087.00  | \$4,812.00    | \$5,535.00  | \$4,843.00 | \$6,917.00  | \$3,945.00  | \$12,647.00 | \$7,613.00  |
| State Auto National Insurance Company<br>Customer Service Phone: 800-944-9950            | \$9,983.00  | \$9,550.00    | \$10,214.00 | \$9,906.00 | \$11,383.00 | \$10,492.00 | \$18,565.00 | \$11,966.00 |
| State Auto Property & Casualty Insurance Company<br>Customer Service Phone: 800-944-9950 | \$2,922.00  | \$2,676.00    | \$2,656.00  | \$2,826.00 | \$2,906.00  | \$2,834.00  | \$4,716.00  | \$2,774.00  |
| State Automobile Mutual Insurance Company<br>Customer Service Phone: 800-944-9950        | \$3,206.00  | \$2,950.00    | \$3,176.00  | \$3,226.00 | \$3,412.00  | \$3,166.00  | \$4,772.00  | \$3,034.00  |
| State Farm Fire and Casualty Company<br>Customer Service Phone: 309-766-9936             | \$2,908.00  | \$2,643.00    | \$2,672.00  | \$2,826.00 | \$3,483.00  | \$3,089.00  | \$4,479.00  | \$3,764.00  |



## Auto Premium: 40-Year Old Married Male, Wife & Daughter, 2006 Ford F-150 & 2008 Toyota Camry

| Company Name / Phone  | Ashland    | Bowling Green | Covington  | Lexington  | Louisville | Paducah    | Pikeville   | Somerset   |
|---|------------|---------------|------------|------------|------------|------------|-------------|------------|
| State Farm Mutual Automobile Insurance Company<br>Customer Service Phone: 309-766-9936    | \$2,659.00 | \$2,440.00    | \$2,469.00 | \$2,602.00 | \$3,196.00 | \$2,831.00 | \$4,044.00  | \$3,389.00 |
| TravCo Insurance Company<br>Customer Service Phone: 860-277-7366                          | \$3,588.00 | \$3,548.00    | \$2,545.00 | \$3,061.00 | \$3,342.00 | \$3,512.00 | \$6,293.00  | \$4,246.00 |
| Travelers Casualty Company of Connecticut<br>Customer Service Phone: 860-277-7366         | \$3,594.00 | \$3,903.00    | \$3,459.00 | \$3,245.00 | \$3,832.00 | \$3,788.00 | \$7,340.00  | \$4,188.00 |
| Travelers Commercial Insurance Company<br>Customer Service Phone: 860-277-7366            | \$1,534.00 | \$1,329.00    | \$1,489.00 | \$1,670.00 | \$1,798.00 | \$1,657.00 | \$3,096.00  | \$1,636.00 |
| Travelers Home and Marine Insurance Company (The)<br>Customer Service Phone: 860-277-7366 | \$1,579.00 | \$1,369.00    | \$1,529.00 | \$1,719.00 | \$1,850.00 | \$1,703.00 | \$3,188.00  | \$1,686.00 |
| Travelers Indemnity Company of America<br>Customer Service Phone: 860-277-7366            | \$2,971.00 | \$3,241.00    | \$2,621.00 | \$2,681.00 | \$3,289.00 | \$3,141.00 | \$4,446.00  | \$3,216.00 |
| Travelers Property Casualty Insurance Company<br>Customer Service Phone: 860-277-7366     | \$3,740.00 | \$4,064.00    | \$3,602.00 | \$3,380.00 | \$3,992.00 | \$3,943.00 | \$7,644.00  | \$4,361.00 |
| Truck Insurance Exchange<br>Customer Service Phone: 323-932-3200                          | \$3,438.00 | \$2,778.00    | \$2,707.00 | \$3,181.00 | \$3,370.00 | \$3,190.00 | \$7,485.00  | \$3,571.00 |
| United Services Automobile Association<br>Customer Service Phone: 800-531-8722            | \$1,664.00 | \$1,411.00    | \$1,377.00 | \$1,461.00 | \$1,566.00 | \$1,388.00 | \$1,967.00  | \$1,580.00 |
| Unitrin Auto and Home Insurance Company<br>Customer Service Phone: 187-725-2787           | \$2,598.00 | \$2,861.00    | \$1,924.00 | \$2,262.00 | \$2,767.00 | \$2,681.00 | \$4,025.00  | \$2,564.00 |
| Unitrin Direct Property & Casualty Company<br>Customer Service Phone: 800-437-8394        | \$4,734.00 | \$3,406.00    | \$3,500.00 | \$3,718.00 | \$4,672.00 | \$4,070.00 | \$9,448.00  | \$3,982.00 |
| USAA Casualty Insurance Company<br>Customer Service Phone: 800-531-8722                   | \$1,970.00 | \$1,658.00    | \$1,609.00 | \$1,722.00 | \$1,846.00 | \$1,618.00 | \$2,319.00  | \$1,858.00 |
| USAA General Indemnity Company<br>Customer Service Phone: 800-531-8722                    | \$3,163.00 | \$2,641.00    | \$2,564.00 | \$2,783.00 | \$2,964.00 | \$2,561.00 | \$3,774.00  | \$3,003.00 |
| Victoria Fire & Casualty Company<br>Customer Service Phone: 800-888-8424                  | \$4,811.00 | \$3,738.00    | \$3,444.00 | \$3,981.00 | \$5,354.00 | \$3,740.00 | \$10,328.00 | \$4,859.00 |
| Vigilant Insurance Company<br>Customer Service Phone: 866-324-8222                        | \$4,381.00 | \$4,750.00    | \$3,941.00 | \$3,986.00 | \$4,801.00 | \$4,232.00 | \$5,856.00  | \$5,856.00 |

**Auto Premium: 40-Year Old Married Male, Wife & Daughter, 2006 Ford F-150 & 2008 Toyota Camry**

| <b>Company Name / Phone</b>  | <b>Ashland</b> | <b>Bowling<br/>Green</b> | <b>Covington</b> | <b>Lexington</b> | <b>Louisville</b> | <b>Paducah</b> | <b>Pikeville</b> | <b>Somerset</b> |
|--|----------------|--------------------------|------------------|------------------|-------------------|----------------|------------------|-----------------|
| West American Insurance Company<br>Customer Service Phone: 800-843-6446  | \$3,193.00     | \$3,497.00               | \$3,128.00       | \$2,936.00       | \$3,886.00        | \$3,931.00     | \$4,681.00       | \$3,589.00      |
| Western United Insurance Company<br>Customer Service Phone: 800-207-3618 | \$2,763.00     | \$2,238.00               | \$2,238.00       | \$2,508.00       | \$2,702.00        | \$2,549.00     | \$5,869.00       | \$2,887.00      |
| Westfield Insurance Company<br>Customer Service Phone: 800-243-0210      | \$3,424.00     | \$3,412.00               | \$3,138.00       | \$2,553.00       | \$3,193.00        | \$3,866.00     | \$5,413.00       | \$4,167.00      |

## Auto Premiums

68-Year Old Widowed male  
2008 Toyota Camry

## Auto Premium: 68-Year Old Widowed male, 2008 Toyota Camry

| Company Name / Phone  | Ashland    | Bowling Green | Covington  | Lexington  | Louisville | Paducah    | Pikeville  | Somerset   |
|---|------------|---------------|------------|------------|------------|------------|------------|------------|
| AIG Indemnity Insurance Company<br>Customer Service Phone: 888-760-9195                 | \$1,118.00 | \$1,400.00    | \$1,198.00 | \$1,162.00 | \$1,338.00 | \$1,443.00 | \$1,687.00 | \$1,538.00 |
| AIG National Insurance Company<br>Customer Service Phone: 877-244-4288                  | \$1,504.00 | \$1,268.00    | \$1,188.00 | \$1,438.00 | \$1,764.00 | \$1,434.00 | \$3,344.00 | \$1,382.00 |
| AIOI Insurance Company of America<br>Customer Service Phone: 877-525-6777               | \$1,218.00 | \$1,576.00    | \$1,150.00 | \$1,206.00 | \$1,430.00 | \$1,548.00 | \$1,958.00 | \$1,956.00 |
| Alfa Specialty Insurance Corporation<br>Customer Service Phone: 877-384-7466            | \$1,743.00 | \$1,656.00    | \$1,886.00 | \$1,652.00 | \$2,593.00 | \$2,320.00 | \$1,810.00 | \$4,246.00 |
| Allstate Indemnity Company<br>Customer Service Phone: 800-255-7828                      | \$2,878.00 | \$3,014.00    | \$2,609.00 | \$2,457.00 | \$3,090.00 | \$2,931.00 | \$4,512.00 | \$3,632.00 |
| Allstate Insurance Company<br>Customer Service Phone: 800-255-7828                      | \$976.00   | \$1,018.00    | \$856.00   | \$884.00   | \$938.00   | \$958.00   | \$1,674.00 | \$1,170.00 |
| Allstate Property & Casualty Insurance Company<br>Customer Service Phone: 800-255-7828  | \$1,102.00 | \$1,156.00    | \$968.00   | \$1,000.00 | \$1,063.00 | \$1,097.00 | \$1,894.00 | \$1,343.00 |
| American Commerce Insurance Company<br>Customer Service Phone: 800-282-2913             | \$1,240.00 | \$1,348.00    | \$1,234.00 | \$1,122.00 | \$1,256.00 | \$1,412.00 | \$1,686.00 | \$1,686.00 |
| American Fire and Casualty Company<br>Customer Service Phone: 800-843-6446              | \$709.00   | \$776.00      | \$694.00   | \$651.00   | \$869.00   | \$876.00   | \$1,049.00 | \$799.00   |
| American Home Assurance Company<br>Customer Service Phone: 180-062-2248                 | \$2,305.00 | \$2,718.00    | \$2,409.00 | \$2,362.00 | \$2,712.00 | \$2,690.00 | \$3,489.00 | \$2,944.00 |
| American Insurance Company (The)<br>Customer Service Phone: 800-227-1700                | \$1,892.00 | \$1,555.00    | \$1,664.00 | \$1,528.00 | \$1,911.00 | \$1,730.00 | \$2,923.00 | \$3,105.00 |
| American International South Insurance Company<br>Customer Service Phone: 877-244-4288  | \$2,304.00 | \$1,940.00    | \$1,739.00 | \$2,077.00 | \$2,275.00 | \$2,089.00 | \$5,718.00 | \$2,027.00 |
| American National General Insurance Company<br>Customer Service Phone: 417-887-0220     | \$1,142.00 | \$1,024.00    | \$1,038.00 | \$968.00   | \$1,268.00 | \$1,202.00 | \$1,526.00 | \$1,218.00 |
| American National Property and Casualty Company<br>Customer Service Phone: 417-887-0220 | \$1,202.00 | \$1,076.00    | \$1,092.00 | \$1,018.00 | \$1,330.00 | \$1,264.00 | \$1,602.00 | \$1,274.00 |
| Amica Mutual Insurance Company<br>Customer Service Phone: 800-242-6422                  | \$1,021.00 | \$972.00      | \$937.00   | \$848.00   | \$958.00   | \$980.00   | \$1,666.00 | \$1,201.00 |

## Auto Premium: 68-Year Old Widowed male, 2008 Toyota Camry

| Company Name / Phone  | Ashland    | Bowling Green | Covington  | Lexington  | Louisville | Paducah    | Pikeville  | Somerset   |
|---|------------|---------------|------------|------------|------------|------------|------------|------------|
| Associated Indemnity Corporation<br>Customer Service Phone: 800-227-1700                        | \$1,892.00 | \$1,555.00    | \$1,664.00 | \$1,528.00 | \$1,911.00 | \$1,730.00 | \$2,923.00 | \$3,105.00 |
| Auto Club Property-Casualty Insurance Company<br>Customer Service Phone: 888-222-9677           | \$665.00   | \$538.00      | \$503.00   | \$583.00   | \$556.00   | \$650.00   | \$1,524.00 | \$706.00   |
| Automobile Insurance Company of Hartford, Connecticut<br>Customer Service Phone: 860-277-7366   | \$1,079.00 | \$1,072.00    | \$808.00   | \$946.00   | \$1,013.00 | \$1,062.00 | \$1,812.00 | \$1,257.00 |
| Auto-Owners Insurance Company<br>Customer Service Phone: 800-346-0346                           | \$1,258.00 | \$1,223.00    | \$1,377.00 | \$1,223.00 | \$1,353.00 | \$1,353.00 | \$1,842.00 | \$1,366.00 |
| Bankers Standard Insurance Company<br>Customer Service Phone: 973-408-6190                      | \$1,128.00 | \$994.00      | \$1,060.00 | \$1,092.00 | \$1,344.00 | \$1,192.00 | \$1,539.00 | \$1,539.00 |
| Bristol West Insurance Company<br>Customer Service Phone: 888-888-0080                          | \$2,543.00 | \$2,074.00    | \$1,991.00 | \$2,321.00 | \$2,394.00 | \$2,375.00 | \$5,727.00 | \$2,685.00 |
| California Casualty General Insurance Company of Oregon<br>Customer Service Phone: 800-346-6840 | \$928.00   | \$896.00      | \$925.00   | \$882.00   | \$1,045.00 | \$983.00   | \$1,608.00 | \$1,162.00 |
| Cincinnati Insurance Company<br>Customer Service Phone: 513-870-2812                            | \$678.00   | \$959.00      | \$716.00   | \$683.00   | \$748.00   | \$729.00   | \$1,087.00 | \$845.00   |
| Countryway Insurance Company<br>Customer Service Phone: 315-634-5200                            | \$1,195.00 | \$808.00      | \$844.00   | \$842.00   | \$1,100.00 | \$875.00   | \$1,364.00 | \$877.00   |
| Dairyland Insurance Company<br>Customer Service Phone: 800-334-0090                             | \$2,972.00 | \$3,841.00    | \$3,235.00 | \$3,568.00 | \$6,257.00 | \$4,459.00 | \$3,751.00 | \$7,047.00 |
| Direct General Insurance Company of Mississippi<br>Customer Service Phone: 800-627-8006         | \$1,713.00 | \$1,403.00    | \$1,367.00 | \$1,561.00 | \$1,988.00 | \$1,597.00 | \$3,221.00 | \$1,787.00 |
| Electric Insurance Company<br>Customer Service Phone: 800-227-2757                              | \$1,397.00 | \$1,310.00    | \$1,102.00 | \$1,109.00 | \$1,283.00 | \$1,373.00 | \$2,446.00 | \$1,403.00 |
| Encompass Indemnity Company<br>Customer Service Phone: 800-262-9262                             | \$1,301.00 | \$1,230.00    | \$1,223.00 | \$1,185.00 | \$1,303.00 | \$1,274.00 | \$1,741.00 | \$1,230.00 |
| Encompass Insurance Company of America<br>Customer Service Phone: 800-262-9262                  | \$1,049.00 | \$1,086.00    | \$1,167.00 | \$996.00   | \$1,179.00 | \$1,138.00 | \$1,603.00 | \$1,201.00 |
| Esurance Insurance Company<br>Customer Service Phone: 800-378-7262                              | \$1,452.00 | \$1,114.00    | \$1,119.00 | \$1,163.00 | \$1,386.00 | \$1,299.00 | \$2,813.00 | \$1,294.00 |



## Auto Premium: 68-Year Old Widowed male, 2008 Toyota Camry

| Company Name / Phone   | Ashland    | Bowling Green | Covington  | Lexington  | Louisville | Paducah    | Pikeville  | Somerset   |
|--|------------|---------------|------------|------------|------------|------------|------------|------------|
| FB Insurance Company (The)<br>Customer Service Phone: 502-495-5000                       | \$2,170.00 | \$2,265.00    | \$2,567.00 | \$2,193.00 | \$2,970.00 | \$2,361.00 | \$3,600.00 | \$2,422.00 |
| Federal Insurance Company<br>Customer Service Phone: 866-324-8222                        | \$1,987.00 | \$2,131.00    | \$1,817.00 | \$1,835.00 | \$2,146.00 | \$1,926.00 | \$2,570.00 | \$2,570.00 |
| Fireman's Fund Insurance Company<br>Customer Service Phone: 800-227-1700                 | \$1,892.00 | \$1,555.00    | \$1,664.00 | \$1,528.00 | \$1,911.00 | \$1,730.00 | \$2,923.00 | \$3,105.00 |
| First Liberty Insurance Corporation (The)<br>Customer Service Phone: 800-225-8346        | \$792.00   | \$872.00      | \$668.00   | \$695.00   | \$1,107.00 | \$777.00   | \$795.00   | \$1,365.00 |
| Garrison Property and Casualty Insurance Company<br>Customer Service Phone: 800-531-8722 | \$597.00   | \$514.00      | \$499.00   | \$531.00   | \$564.00   | \$502.00   | \$691.00   | \$568.00   |
| GEICO Casualty Company<br>Customer Service Phone: 800-841-3000                           | \$1,837.00 | \$1,743.00    | \$1,477.00 | \$1,368.00 | \$1,676.00 | \$1,718.00 | \$2,266.00 | \$1,925.00 |
| GEICO General Insurance Company<br>Customer Service Phone: 800-841-3000                  | \$736.00   | \$672.00      | \$598.00   | \$545.00   | \$708.00   | \$674.00   | \$954.00   | \$755.00   |
| GEICO Indemnity Company<br>Customer Service Phone: 800-341-3000                          | \$1,190.00 | \$1,109.00    | \$985.00   | \$910.00   | \$1,164.00 | \$1,126.00 | \$1,521.00 | \$1,256.00 |
| Government Employees Insurance Company<br>Customer Service Phone: 800-841-3000           | \$736.00   | \$672.00      | \$598.00   | \$545.00   | \$708.00   | \$674.00   | \$954.00   | \$755.00   |
| Grange Indemnity Insurance Company<br>Customer Service Phone: 800-422-0550               | \$2,258.00 | \$2,000.00    | \$2,218.00 | \$2,184.00 | \$2,506.00 | \$2,782.00 | \$4,600.00 | \$2,406.00 |
| Grange Property & Casualty Insurance Company<br>Customer Service Phone: 800-422-0550     | \$1,466.00 | \$916.00      | \$858.00   | \$976.00   | \$1,064.00 | \$1,220.00 | \$1,894.00 | \$1,108.00 |
| Granite State Insurance Company<br>Customer Service Phone: 877-244-4288                  | \$2,152.00 | \$1,880.00    | \$1,732.00 | \$2,024.00 | \$2,518.00 | \$2,124.00 | \$5,350.00 | \$2,198.00 |
| GuideOne Elite Insurance Company<br>Customer Service Phone: 877-448-4331                 | \$774.00   | \$713.00      | \$649.00   | \$658.00   | \$711.00   | \$683.00   | \$1,029.00 | \$808.00   |
| GuideOne Mutual Insurance Company<br>Customer Service Phone: 877-448-4331                | \$950.00   | \$873.00      | \$791.00   | \$802.00   | \$868.00   | \$816.00   | \$1,258.00 | \$986.00   |
| GuideOne Specialty Mutual Insurance Company<br>Customer Service Phone: 877-448-4331      | \$711.00   | \$657.00      | \$597.00   | \$607.00   | \$653.00   | \$627.00   | \$948.00   | \$744.00   |

## Auto Premium: 68-Year Old Widowed male, 2008 Toyota Camry

| Company Name / Phone  | Ashland    | Bowling Green | Covington  | Lexington  | Louisville | Paducah    | Pikeville   | Somerset   |
|---|------------|---------------|------------|------------|------------|------------|-------------|------------|
| Hamilton Mutual Insurance Company<br>Customer Service Phone: 800-247-2128                           | \$783.00   | \$790.00      | \$754.00   | \$695.00   | \$803.00   | \$796.00   | \$844.00    | \$779.00   |
| IDS Property Casualty Insurance Company<br>Customer Service Phone: 800-535-2001                     | \$1,564.00 | \$1,450.00    | \$1,476.00 | \$1,560.00 | \$1,772.00 | \$1,728.00 | \$2,560.00  | \$1,948.00 |
| Illinois National Insurance Company<br>Customer Service Phone: 877-244-4288                         | \$2,152.00 | \$1,880.00    | \$1,732.00 | \$2,024.00 | \$2,518.00 | \$2,124.00 | \$5,350.00  | \$2,198.00 |
| Indiana Insurance Company<br>Customer Service Phone: 800-436-9600                                   | \$1,297.00 | \$1,110.00    | \$1,073.00 | \$1,223.00 | \$1,314.00 | \$1,362.00 | \$1,939.00  | \$1,381.00 |
| Kentucky Farm Bureau Mutual Insurance Company<br>Customer Service Phone: 502-495-5000               | \$859.00   | \$893.00      | \$1,008.00 | \$866.00   | \$1,171.00 | \$930.00   | \$1,413.00  | \$950.00   |
| Kentucky National Insurance Company<br>Customer Service Phone: 859-367-5200                         | \$813.00   | \$798.00      | \$763.00   | \$719.00   | \$907.00   | \$833.00   | \$988.00    | \$850.00   |
| Liberty Insurance Corporation<br>Customer Service Phone: 800-225-8346                               | \$1,746.00 | \$1,933.00    | \$1,486.00 | \$1,551.00 | \$1,743.00 | \$1,753.00 | \$3,031.00  | \$2,425.00 |
| Liberty Mutual Fire Insurance Company<br>Customer Service Phone: 800-225-8346                       | \$879.00   | \$967.00      | \$741.00   | \$771.00   | \$861.00   | \$741.00   | \$1,514.00  | \$882.00   |
| Merastar Insurance Company<br>Customer Service Phone: 800-637-2782                                  | \$1,312.00 | \$1,306.00    | \$1,078.00 | \$1,082.00 | \$1,234.00 | \$1,362.00 | \$2,062.00  | \$1,514.00 |
| Meridian Security Insurance Company<br>Customer Service Phone: 800-944-9950                         | \$910.00   | \$850.00      | \$850.00   | \$888.00   | \$908.00   | \$892.00   | \$1,322.00  | \$874.00   |
| Metropolitan Casualty Insurance Company<br>Customer Service Phone: 800-438-6381                     | \$910.00   | \$1,028.00    | \$724.00   | \$840.00   | \$1,000.00 | \$1,070.00 | \$1,658.00  | \$1,166.00 |
| Metropolitan Direct Property and Casualty Insurance Company<br>Customer Service Phone: 800-438-6388 | \$1,112.00 | \$1,300.00    | \$994.00   | \$1,062.00 | \$1,312.00 | \$1,356.00 | \$1,688.00  | \$1,604.00 |
| Metropolitan General Insurance Company<br>Customer Service Phone: 800-438-6381                      | \$3,920.00 | \$3,836.00    | \$3,464.00 | \$3,138.00 | \$3,770.00 | \$3,770.00 | \$3,952.00  | \$7,960.00 |
| Metropolitan Property and Casualty Insurance Company<br>Customer Service Phone: 800-438-6381        | \$1,006.00 | \$1,144.00    | \$804.00   | \$903.00   | \$1,108.00 | \$1,188.00 | \$1,842.00  | \$1,296.00 |
| MICO Insurance Company<br>Customer Service Phone: 614-225-8911                                      | \$5,128.00 | \$5,616.00    | \$5,604.00 | \$4,970.00 | \$8,955.00 | \$5,812.00 | \$10,912.00 | \$7,664.00 |

## Auto Premium: 68-Year Old Widowed male, 2008 Toyota Camry

| Company Name / Phone  | Ashland    | Bowling Green | Covington  | Lexington  | Louisville | Paducah    | Pikeville  | Somerset   |
|---|------------|---------------|------------|------------|------------|------------|------------|------------|
| Motorists Mutual Insurance Company<br>Customer Service Phone: 614-225-8911                  | \$1,913.00 | \$1,565.00    | \$1,623.00 | \$1,625.00 | \$2,358.00 | \$1,793.00 | \$2,705.00 | \$1,493.00 |
| National General Insurance Company<br>Customer Service Phone: 800-325-1190                  | \$821.00   | \$816.00      | \$812.00   | \$766.00   | \$965.00   | \$858.00   | \$1,257.00 | \$1,065.00 |
| Nationwide Assurance Company<br>Customer Service Phone: 877-669-6877                        | \$3,492.00 | \$3,730.00    | \$3,730.00 | \$3,399.00 | \$3,968.00 | \$3,968.00 | \$6,531.00 | \$3,896.00 |
| Nationwide Mutual Fire Insurance Company<br>Customer Service Phone: 877-669-6877            | \$2,189.00 | \$1,835.00    | \$1,849.00 | \$1,969.00 | \$2,600.00 | \$1,965.00 | \$4,076.00 | \$2,445.00 |
| Ohio Casualty Insurance Company<br>Customer Service Phone: 800-843-6446                     | \$1,043.00 | \$1,132.00    | \$1,023.00 | \$966.00   | \$1,257.00 | \$1,266.00 | \$1,497.00 | \$1,163.00 |
| Ohio Security Insurance Company<br>Customer Service Phone: 800-843-6446                     | \$1,080.00 | \$1,172.00    | \$1,059.00 | \$999.00   | \$1,302.00 | \$1,312.00 | \$1,553.00 | \$1,205.00 |
| Omni Indemnity Company<br>Customer Service Phone: 866-300-6433                              | \$3,202.00 | \$3,420.00    | \$3,292.00 | \$2,936.00 | \$3,435.00 | \$3,343.00 | \$7,737.00 | \$3,355.00 |
| Owners Insurance Company<br>Customer Service Phone: 800-346-0346                            | \$1,033.00 | \$1,003.00    | \$1,129.00 | \$1,003.00 | \$1,111.00 | \$1,111.00 | \$1,510.00 | \$1,121.00 |
| Pharmacists Mutual Insurance Company<br>Customer Service Phone: 800-247-5930                | \$1,192.00 | \$870.00      | \$856.00   | \$852.00   | \$1,047.00 | \$926.00   | \$1,352.00 | \$975.00   |
| Phoenix Insurance Company<br>Customer Service Phone: 860-277-7366                           | \$1,229.00 | \$1,221.00    | \$920.00   | \$1,078.00 | \$1,154.00 | \$1,208.00 | \$2,066.00 | \$1,432.00 |
| Progressive Casualty Insurance Company<br>Customer Service Phone: 800-776-4737              | \$1,539.00 | \$1,223.00    | \$1,227.00 | \$1,390.00 | \$1,599.00 | \$1,427.00 | \$3,280.00 | \$1,653.00 |
| Progressive Direct Insurance Company<br>Customer Service Phone: 800-776-4737                | \$1,210.00 | \$925.00      | \$935.00   | \$919.00   | \$1,155.00 | \$1,033.00 | \$2,280.00 | \$1,035.00 |
| Progressive Northern Insurance Company<br>Customer Service Phone: 800-776-4737              | \$1,539.00 | \$1,223.00    | \$1,227.00 | \$1,390.00 | \$1,599.00 | \$1,427.00 | \$3,280.00 | \$1,653.00 |
| Property and Casualty Insurance Company of Hartford<br>Customer Service Phone: 860-547-5000 | \$942.00   | \$941.00      | \$917.00   | \$874.00   | \$980.00   | \$982.00   | \$1,372.00 | \$1,058.00 |
| Protective Insurance Company<br>Customer Service Phone: 800-231-6024                        | \$1,438.00 | \$994.00      | \$1,014.00 | \$1,008.00 | \$1,252.00 | \$1,101.00 | \$1,639.00 | \$1,164.00 |

## Auto Premium: 68-Year Old Widowed male, 2008 Toyota Camry

| Company Name / Phone   | Ashland    | Bowling Green | Covington  | Lexington  | Louisville | Paducah    | Pikeville   | Somerset   |
|--|------------|---------------|------------|------------|------------|------------|-------------|------------|
| Response Worldwide Direct Auto Insurance Company<br>Customer Service Phone: 800-518-2984 | \$911.00   | \$1,184.00    | \$1,000.00 | \$1,004.00 | \$1,097.00 | \$1,061.00 | \$1,531.00  | \$1,033.00 |
| Response Worldwide Insurance Company<br>Customer Service Phone: 800-518-2984             | \$845.00   | \$769.00      | \$783.00   | \$807.00   | \$914.00   | \$898.00   | \$1,201.00  | \$970.00   |
| SAFECO Insurance Company of Illinois<br>Customer Service Phone: 188-845-8224             | \$1,202.00 | \$880.00      | \$845.00   | \$1,102.00 | \$1,006.00 | \$1,031.00 | \$1,928.00  | \$1,042.00 |
| Sagamore Insurance Company<br>Customer Service Phone: 800-317-9402                       | \$6,066.00 | \$3,680.00    | \$4,308.00 | \$3,932.00 | \$4,730.00 | \$3,784.00 | \$12,572.00 | \$4,096.00 |
| SECURA Insurance, A Mutual Company<br>Customer Service Phone: 920-830-4741               | \$883.00   | \$871.00      | \$779.00   | \$758.00   | \$867.00   | \$941.00   | \$1,371.00  | \$922.00   |
| Sentinel Insurance Company, Limited<br>Customer Service Phone: 860-547-5000              | \$1,442.00 | \$1,442.00    | \$1,364.00 | \$1,306.00 | \$1,428.00 | \$1,462.00 | \$2,240.00  | \$1,590.00 |
| Sentry Insurance a Mutual Company<br>Customer Service Phone: 800-227-0201                | \$580.00   | \$471.00      | \$489.00   | \$489.00   | \$558.00   | \$535.00   | \$768.00    | \$597.00   |
| Shelter General Insurance Company<br>Customer Service Phone: 800-743-5837                | \$1,363.00 | \$1,395.00    | \$1,335.00 | \$1,293.00 | \$1,833.00 | \$1,511.00 | \$1,743.00  | \$1,743.00 |
| Shelter Mutual Insurance Company<br>Customer Service Phone: 800-743-5837                 | \$648.00   | \$653.00      | \$625.00   | \$603.00   | \$906.00   | \$719.00   | \$837.00    | \$837.00   |
| Standard Fire Insurance Company (The)<br>Customer Service Phone: 860-277-7366            | \$1,587.00 | \$1,577.00    | \$1,188.00 | \$1,392.00 | \$1,490.00 | \$1,560.00 | \$2,667.00  | \$1,848.00 |
| Star Casualty Insurance Company<br>Customer Service Phone: 877-782-7210                  | \$1,743.00 | \$1,656.00    | \$1,886.00 | \$1,652.00 | \$2,320.00 | \$1,810.00 | \$4,246.00  | \$2,593.00 |
| State Auto National Insurance Company<br>Customer Service Phone: 800-944-9950            | \$3,531.00 | \$3,386.00    | \$3,642.00 | \$3,535.00 | \$4,092.00 | \$3,703.00 | \$6,611.00  | \$4,265.00 |
| State Auto Property & Casualty Insurance Company<br>Customer Service Phone: 800-944-9950 | \$910.00   | \$850.00      | \$850.00   | \$888.00   | \$908.00   | \$892.00   | \$1,322.00  | \$874.00   |
| State Automobile Mutual Insurance Company<br>Customer Service Phone: 800-944-9950        | \$1,046.00 | \$990.00      | \$1,044.00 | \$1,052.00 | \$1,100.00 | \$1,040.00 | \$1,436.00  | \$1,008.00 |
| State Farm Fire and Casualty Company<br>Customer Service Phone: 309-766-9936             | \$768.00   | \$698.00      | \$705.00   | \$741.00   | \$905.00   | \$812.00   | \$1,159.00  | \$982.00   |

## Auto Premium: 68-Year Old Widowed male, 2008 Toyota Camry

| Company Name / Phone  | Ashland    | Bowling Green | Covington  | Lexington  | Louisville | Paducah    | Pikeville  | Somerset   |
|---|------------|---------------|------------|------------|------------|------------|------------|------------|
| State Farm Mutual Automobile Insurance Company<br>Customer Service Phone: 309-766-9936    | \$718.00   | \$650.00      | \$657.00   | \$688.00   | \$840.00   | \$759.00   | \$1,082.00 | \$918.00   |
| TravCo Insurance Company<br>Customer Service Phone: 860-277-7366                          | \$1,079.00 | \$1,072.00    | \$808.00   | \$946.00   | \$1,013.00 | \$1,062.00 | \$1,812.00 | \$1,257.00 |
| Travelers Casualty Company of Connecticut<br>Customer Service Phone: 860-277-7366         | \$938.00   | \$1,006.00    | \$914.00   | \$867.00   | \$990.00   | \$983.00   | \$1,775.00 | \$1,067.00 |
| Travelers Commercial Insurance Company<br>Customer Service Phone: 860-277-7366            | \$706.00   | \$631.00      | \$688.00   | \$750.00   | \$798.00   | \$746.00   | \$1,256.00 | \$739.00   |
| Travelers Home and Marine Insurance Company (The)<br>Customer Service Phone: 860-277-7366 | \$724.00   | \$647.00      | \$706.00   | \$771.00   | \$820.00   | \$765.00   | \$1,291.00 | \$758.00   |
| Travelers Indemnity Company of America<br>Customer Service Phone: 860-277-7366            | \$1,048.00 | \$1,139.00    | \$936.00   | \$955.00   | \$1,146.00 | \$1,106.00 | \$1,533.00 | \$1,127.00 |
| Travelers Property Casualty Insurance Company<br>Customer Service Phone: 860-277-7366     | \$978.00   | \$1,048.00    | \$953.00   | \$904.00   | \$1,033.00 | \$1,024.00 | \$1,849.00 | \$1,112.00 |
| Truck Insurance Exchange<br>Customer Service Phone: 323-932-3200                          | \$1,019.00 | \$818.00      | \$788.00   | \$921.00   | \$948.00   | \$957.00   | \$2,278.00 | \$1,069.00 |
| United Services Automobile Association<br>Customer Service Phone: 800-531-8722            | \$508.00   | \$441.00      | \$430.00   | \$454.00   | \$482.00   | \$434.00   | \$589.00   | \$486.00   |
| Unitrin Auto and Home Insurance Company<br>Customer Service Phone: 187-725-2787           | \$938.00   | \$1,017.00    | \$738.00   | \$843.00   | \$995.00   | \$963.00   | \$1,371.00 | \$931.00   |
| Unitrin Direct Property & Casualty Company<br>Customer Service Phone: 800-437-8394        | \$1,318.00 | \$970.00      | \$978.00   | \$1,030.00 | \$1,248.00 | \$1,154.00 | \$2,658.00 | \$1,144.00 |
| USAA Casualty Insurance Company<br>Customer Service Phone: 800-531-8722                   | \$597.00   | \$514.00      | \$499.00   | \$531.00   | \$564.00   | \$502.00   | \$691.00   | \$568.00   |
| USAA General Indemnity Company<br>Customer Service Phone: 800-531-8722                    | \$916.00   | \$777.00      | \$754.00   | \$815.00   | \$863.00   | \$755.00   | \$755.00   | \$874.00   |
| Victoria Fire & Casualty Company<br>Customer Service Phone: 800-888-8424                  | \$1,820.00 | \$1,455.00    | \$1,354.00 | \$1,537.00 | \$1,986.00 | \$1,468.00 | \$3,684.00 | \$1,835.00 |
| Vigilant Insurance Company<br>Customer Service Phone: 866-324-8222                        | \$1,526.00 | \$1,626.00    | \$1,408.00 | \$1,417.00 | \$1,636.00 | \$1,483.00 | \$1,932.00 | \$1,932.00 |

**Auto Premium: 68-Year Old Widowed male, 2008 Toyota Camry**

| Company Name / Phone   | Ashland    | Bowling<br>Green | Covington | Lexington | Louisville | Paducah    | Pikeville  | Somerset   |
|--|------------|------------------|-----------|-----------|------------|------------|------------|------------|
| West American Insurance Company<br>Customer Service Phone: 800-843-6446  | \$896.00   | \$970.00         | \$879.00  | \$832.00  | \$1,074.00 | \$1,082.00 | \$1,274.00 | \$996.00   |
| Western United Insurance Company<br>Customer Service Phone: 800-207-3618 | \$709.00   | \$569.00         | \$554.00  | \$640.00  | \$658.00   | \$629.00   | \$1,586.00 | \$741.00   |
| Westfield Insurance Company<br>Customer Service Phone: 800-243-0210      | \$1,003.00 | \$1,004.00       | \$919.00  | \$756.00  | \$934.00   | \$1,136.00 | \$1,568.00 | \$1,219.00 |



## Homeowner's Premiums

All perils

\$125,000 Dwelling, Frame

## Homeowners (All Perils), \$125,000 Dwelling, Frame

| Company Name / Phone  | Ashland    | Bowling Green | Covington  | Lexington  | Louisville | Paducah    | Pikeville  | Somerset   |
|---|------------|---------------|------------|------------|------------|------------|------------|------------|
| ACA Insurance Company<br>Customer Service Phone: 800-207-3618                           | \$661.00   | \$697.00      | \$438.00   | \$446.00   | \$511.00   | \$671.00   | \$1,217.00 | \$777.00   |
| Aegis Security Insurance Company<br>Customer Service Phone: 180-023-3216                | \$828.00   | \$828.00      | \$828.00   | \$828.00   | \$828.00   | \$828.00   | \$1,440.00 | \$828.00   |
| AIOI Insurance Company of America<br>Customer Service Phone: 877-525-6777               | \$752.00   | \$661.00      | \$501.00   | \$543.00   | \$631.00   | \$660.00   | \$1,137.00 | \$698.00   |
| Allstate Indemnity Company<br>Customer Service Phone: 800-255-7828                      | \$605.00   | \$591.00      | \$517.00   | \$557.00   | \$617.00   | \$575.00   | \$895.00   | \$591.00   |
| Allstate Insurance Company<br>Customer Service Phone: 800-255-7828                      | \$574.00   | \$553.00      | \$490.00   | \$525.00   | \$584.00   | \$543.00   | \$845.00   | \$553.00   |
| Allstate Property & Casualty Insurance Company<br>Customer Service Phone: 800-255-7828  | \$460.00   | \$570.00      | \$429.00   | \$460.00   | \$500.00   | \$511.00   | \$640.00   | \$693.00   |
| American Commerce Insurance Company<br>Customer Service Phone: 800-282-2913             | \$809.00   | \$877.00      | \$551.00   | \$533.00   | \$674.00   | \$1,000.00 | \$801.00   | \$801.00   |
| American Family Home Insurance Company<br>Customer Service Phone: 513-947-6792          | \$0.00     | \$0.00        | \$0.00     | \$0.00     | \$0.00     | \$0.00     | \$0.00     | \$0.00     |
| American Fire and Casualty Company<br>Customer Service Phone: 800-436-9600              | \$578.00   | \$697.00      | \$581.00   | \$592.00   | \$689.00   | \$681.00   | \$663.00   | \$654.00   |
| American Insurance Company (The)<br>Customer Service Phone: 800-227-1170                | \$838.00   | \$2,112.00    | \$725.00   | \$735.00   | \$852.00   | \$728.00   | \$1,141.00 | \$1,457.00 |
| American International Insurance Company<br>Customer Service Phone: 888-760-9195        | \$659.00   | \$507.00      | \$507.00   | \$507.00   | \$605.00   | \$507.00   | \$659.00   | \$507.00   |
| American National General Insurance Company<br>Customer Service Phone: 417-887-0220     | \$498.00   | \$544.00      | \$504.00   | \$429.00   | \$548.00   | \$484.00   | \$1,110.00 | \$540.00   |
| American National Property and Casualty Company<br>Customer Service Phone: 417-887-0220 | \$542.00   | \$594.00      | \$551.00   | \$470.00   | \$597.00   | \$528.00   | \$1,210.00 | \$589.00   |
| American Reliable Insurance Company<br>Customer Service Phone: 800-535-1333             | \$1,126.00 | \$1,126.00    | \$1,126.00 | \$1,126.00 | \$1,126.00 | \$1,126.00 | \$1,619.00 | \$1,126.00 |
| Amica Mutual Insurance Company<br>Customer Service Phone: 800-652-6422                  | \$512.00   | \$438.00      | \$398.00   | \$370.00   | \$450.00   | \$472.00   | \$656.00   | \$581.00   |

## Homeowners (All Perils), \$125,000 Dwelling, Frame

| Company Name / Phone  | Ashland    | Bowling Green | Covington | Lexington  | Louisville | Paducah    | Pikeville  | Somerset   |
|---|------------|---------------|-----------|------------|------------|------------|------------|------------|
| Armed Forces Insurance Exchange<br>Customer Service Phone: 800-255-6792                         | \$538.00   | \$480.00      | \$431.00  | \$430.00   | \$524.00   | \$480.00   | \$538.00   | \$480.00   |
| Associated Indemnity Corporation<br>Customer Service Phone: 800-227-1700                        | \$838.00   | \$2,112.00    | \$725.00  | \$735.00   | \$852.00   | \$728.00   | \$1,141.00 | \$1,457.00 |
| Auto Club Property-Casualty Insurance Company<br>Customer Service Phone: 888-222-9677           | \$460.00   | \$460.00      | \$257.00  | \$233.00   | \$352.00   | \$334.00   | \$626.00   | \$533.00   |
| Automobile Insurance Company of Hartford, Connecticut<br>Customer Service Phone: 860-277-7366   | \$468.00   | \$552.00      | \$301.00  | \$294.00   | \$1,306.00 | \$482.00   | \$473.00   | \$1,323.00 |
| Auto-Owners Insurance Company<br>Customer Service Phone: 800-346-0346                           | \$795.00   | \$692.00      | \$625.00  | \$603.00   | \$795.00   | \$824.00   | \$1,251.00 | \$831.00   |
| Balboa Insurance Company<br>Customer Service Phone: 800-894-0976                                | \$1,360.00 | \$765.00      | \$689.00  | \$743.00   | \$989.00   | \$1,207.00 | \$1,360.00 | \$754.00   |
| Bankers Standard Insurance Company<br>Customer Service Phone: 973-408-6190                      | \$1,127.00 | \$1,071.00    | \$958.00  | \$934.00   | \$997.00   | \$1,066.00 | \$1,445.00 | \$1,081.00 |
| California Casualty General Insurance Company of Oregon<br>Customer Service Phone: 800-346-6840 | \$598.00   | \$557.00      | \$472.00  | \$450.00   | \$585.00   | \$573.00   | \$865.00   | \$662.00   |
| Church Mutual Insurance Company<br>Customer Service Phone: 715-539-5577                         | \$996.00   | \$996.00      | \$848.00  | \$996.00   | \$1,146.00 | \$996.00   | \$996.00   | \$996.00   |
| Cincinnati Insurance Company<br>Customer Service Phone: 513-870-2812                            | \$473.00   | \$563.00      | \$384.00  | \$397.00   | \$486.00   | \$418.00   | \$525.00   | \$473.00   |
| Countryway Insurance Company<br>Customer Service Phone: 315-634-5200                            | \$1,032.00 | \$634.00      | \$634.00  | \$634.00   | \$1,032.00 | \$712.00   | \$634.00   | \$1,032.00 |
| Electric Insurance Company<br>Customer Service Phone: 800-227-2757                              | \$1,435.00 | \$1,122.00    | \$755.00  | \$837.00   | \$1,027.00 | \$957.00   | \$1,861.00 | \$1,259.00 |
| Encompass Indemnity Company<br>Customer Service Phone: 800-262-9262                             | \$830.00   | \$874.00      | \$674.00  | \$789.00   | \$826.00   | \$961.00   | \$1,178.00 | \$800.00   |
| Encompass Insurance Company of America<br>Customer Service Phone: 800-262-9262                  | \$547.00   | \$649.00      | \$676.00  | \$624.00   | \$710.00   | \$797.00   | \$732.00   | \$741.00   |
| Federal Insurance Company<br>Customer Service Phone: 866-324-8222                               | \$1,118.00 | \$1,373.00    | \$927.00  | \$1,069.00 | \$1,024.00 | \$1,373.00 | \$1,118.00 | \$1,373.00 |

## Homeowners (All Perils), \$125,000 Dwelling, Frame

| Company Name / Phone   | Ashland    | Bowling Green | Covington | Lexington | Louisville | Paducah    | Pikeville  | Somerset   |
|--|------------|---------------|-----------|-----------|------------|------------|------------|------------|
| Fidelity National Insurance Company<br>Customer Service Phone: 800-849-6140                  | \$489.00   | \$591.00      | \$410.00  | \$386.00  | \$455.00   | \$470.00   | \$590.00   | \$525.00   |
| Fireman's Fund Insurance Company<br>Customer Service Phone: 800-227-1700                     | \$963.00   | \$2,429.00    | \$834.00  | \$845.00  | \$890.00   | \$838.00   | \$1,312.00 | \$1,675.00 |
| First American Property & Casualty Insurance Company<br>Customer Service Phone: 888-922-5343 | \$0.00     | \$0.00        | \$0.00    | \$0.00    | \$0.00     | \$0.00     | \$0.00     | \$0.00     |
| First Liberty Insurance Corporation (The)<br>Customer Service Phone: 800-225-8346            | \$747.00   | \$809.00      | \$840.00  | \$645.00  | \$747.00   | \$809.00   | \$1,110.00 | \$809.00   |
| Garrison Property and Casualty Insurance Company<br>Customer Service Phone: 800-531-8722     | \$357.00   | \$399.00      | \$291.00  | \$356.00  | \$376.00   | \$362.00   | \$416.00   | \$385.00   |
| Grange Mutual Casualty Company<br>Customer Service Phone: 800-422-0550                       | \$668.00   | \$770.00      | \$508.00  | \$841.00  | \$949.00   | \$860.00   | \$791.00   | \$914.00   |
| Great Northern Insurance Company<br>Customer Service Phone: 866-324-8222                     | \$819.00   | \$596.00      | \$635.00  | \$599.00  | \$752.00   | \$596.00   | \$819.00   | \$596.00   |
| GuideOne Elite Insurance Company<br>Customer Service Phone: 877-448-4331                     | \$0.00     | \$0.00        | \$0.00    | \$0.00    | \$0.00     | \$0.00     | \$0.00     | \$0.00     |
| GuideOne Mutual Insurance Company<br>Customer Service Phone: 877-448-4331                    | \$823.00   | \$803.00      | \$652.00  | \$661.00  | \$995.00   | \$828.00   | \$762.00   | \$1,054.00 |
| GuideOne Specialty Mutual Insurance Company<br>Customer Service Phone: 877-448-4331          | \$1,019.00 | \$993.00      | \$807.00  | \$820.00  | \$1,232.00 | \$1,026.00 | \$945.00   | \$1,306.00 |
| Hamilton Mutual Insurance Company<br>Customer Service Phone: 800-247-2128                    | \$537.00   | \$436.00      | \$457.00  | \$425.00  | \$581.00   | \$506.00   | \$580.00   | \$506.00   |
| Hartford Accident and Indemnity Company<br>Customer Service Phone: 860-547-5000              | \$1,132.00 | \$846.00      | \$634.00  | \$661.00  | \$873.00   | \$965.00   | \$1,132.00 | \$865.00   |
| Hartford Casualty Insurance Company<br>Customer Service Phone: 860-547-5000                  | \$894.00   | \$669.00      | \$501.00  | \$522.00  | \$690.00   | \$762.00   | \$894.00   | \$683.00   |
| Hartford Fire Insurance Company<br>Customer Service Phone: 860-547-5000                      | \$1,697.00 | \$1,270.00    | \$950.00  | \$992.00  | \$1,309.00 | \$1,447.00 | \$1,697.00 | \$1,297.00 |
| Hartford Insurance Company of the Midwest<br>Customer Service Phone: 860-547-5000            | \$953.00   | \$794.00      | \$687.00  | \$789.00  | \$805.00   | \$822.00   | \$953.00   | \$927.00   |

## Homeowners (All Perils), \$125,000 Dwelling, Frame

| Company Name / Phone  | Ashland    | Bowling Green | Covington | Lexington | Louisville | Paducah    | Pikeville  | Somerset   |
|---|------------|---------------|-----------|-----------|------------|------------|------------|------------|
| Hartford Underwriters Insurance Company<br>Customer Service Phone: 860-547-5000                     | \$1,132.00 | \$846.00      | \$634.00  | \$661.00  | \$873.00   | \$965.00   | \$1,132.00 | \$865.00   |
| Homesite Insurance Company<br>Customer Service Phone: 800-466-9142                                  | \$722.00   | \$643.00      | \$491.00  | \$480.00  | \$521.00   | \$586.00   | \$854.00   | \$770.00   |
| IDS Property Casualty Insurance Company<br>Customer Service Phone: 800-535-2001                     | \$441.00   | \$536.00      | \$368.00  | \$345.00  | \$410.00   | \$424.00   | \$536.00   | \$475.00   |
| Indiana Insurance Company<br>Customer Service Phone: 800-436-9600                                   | \$751.00   | \$705.00      | \$487.00  | \$508.00  | \$730.00   | \$695.00   | \$695.00   | \$805.00   |
| Kentucky Farm Bureau Mutual Insurance Company<br>Customer Service Phone: 502-495-5000               | \$556.00   | \$530.00      | \$492.00  | \$424.00  | \$586.00   | \$599.00   | \$592.00   | \$560.00   |
| Kentucky National Insurance Company<br>Customer Service Phone: 859-367-5200                         | \$447.00   | \$399.00      | \$345.00  | \$345.00  | \$427.00   | \$455.00   | \$455.00   | \$455.00   |
| Liberty Mutual Fire Insurance Company<br>Customer Service Phone: 800-225-8346                       | \$619.00   | \$675.00      | \$565.00  | \$538.00  | \$623.00   | \$675.00   | \$926.00   | \$926.00   |
| Merastar Insurance Company<br>Customer Service Phone: 800-637-2782                                  | \$526.00   | \$453.00      | \$377.00  | \$395.00  | \$439.00   | \$511.00   | \$544.00   | \$477.00   |
| Metropolitan Direct Property and Casualty Insurance Company<br>Customer Service Phone: 800-438-6381 | \$1,213.00 | \$1,381.00    | \$753.00  | \$647.00  | \$904.00   | \$1,112.00 | \$3,241.00 | \$1,550.00 |
| Metropolitan Property and Casualty Insurance Company<br>Customer Service Phone: 800-438-6381        | \$1,011.00 | \$826.00      | \$600.00  | \$697.00  | \$813.00   | \$893.00   | \$1,528.00 | \$888.00   |
| Middlesex Insurance Company<br>Customer Service Phone: 800-227-0201                                 | \$661.00   | \$654.00      | \$537.00  | \$530.00  | \$632.00   | \$647.00   | \$812.00   | \$717.00   |
| Motorists Mutual Insurance Company<br>Customer Service Phone: 614-225-8914                          | \$541.00   | \$517.00      | \$624.00  | \$428.00  | \$571.00   | \$1,292.00 | \$762.00   | \$747.00   |
| Ohio Casualty Insurance Company<br>Customer Service Phone: 800-436-9600                             | \$867.00   | \$1,046.00    | \$872.00  | \$888.00  | \$1,033.00 | \$1,022.00 | \$995.00   | \$980.00   |
| Owners Insurance Company<br>Customer Service Phone: 800-346-0346                                    | \$671.00   | \$584.00      | \$529.00  | \$510.00  | \$671.00   | \$696.00   | \$1,057.00 | \$703.00   |
| Pacific Indemnity Company<br>Customer Service Phone: 866-324-8222                                   | \$905.00   | \$654.00      | \$700.00  | \$659.00  | \$831.00   | \$654.00   | \$905.00   | \$654.00   |

## Homeowners (All Perils), \$125,000 Dwelling, Frame

| Company Name / Phone  | Ashland    | Bowling Green | Covington  | Lexington  | Louisville | Paducah    | Pikeville  | Somerset   |
|---|------------|---------------|------------|------------|------------|------------|------------|------------|
| Pharmacists Mutual Insurance Company<br>Customer Service Phone: 800-247-5930                | \$576.00   | \$556.00      | \$473.00   | \$556.00   | \$639.00   | \$556.00   | \$556.00   | \$556.00   |
| Property and Casualty Insurance Company of Hartford<br>Customer Service Phone: 860-547-5000 | \$1,245.00 | \$1,134.00    | \$980.00   | \$1,087.00 | \$1,157.00 | \$1,176.00 | \$1,245.00 | \$1,211.00 |
| SAFECO Insurance Company of America<br>Customer Service Phone: 866-825-2796                 | \$360.00   | \$350.00      | \$241.00   | \$259.00   | \$300.00   | \$301.00   | \$550.00   | \$286.00   |
| SECURA Insurance, A Mutual Company<br>Customer Service Phone: 920-830-4741                  | \$742.00   | \$859.00      | \$486.00   | \$425.00   | \$586.00   | \$975.00   | \$1,142.00 | \$846.00   |
| Sentinel Insurance Company, Limited<br>Customer Service Phone: 860-547-5000                 | \$800.00   | \$421.00      | \$315.00   | \$326.00   | \$520.00   | \$670.00   | \$800.00   | \$559.00   |
| Sentry Insurance a Mutual Company<br>Customer Service Phone: 800-227-0201                   | \$1,060.00 | \$1,008.00    | \$862.00   | \$852.00   | \$1,015.00 | \$1,030.00 | \$1,324.00 | \$1,099.00 |
| Shelter Mutual Insurance Company<br>Customer Service Phone: 800-743-5837                    | \$756.00   | \$765.00      | \$587.00   | \$567.00   | \$798.00   | \$735.00   | \$922.00   | \$751.00   |
| Standard Fire Insurance Company (The)<br>Customer Service Phone: 860-277-7366               | \$505.00   | \$552.00      | \$301.00   | \$294.00   | \$1,306.00 | \$482.00   | \$473.00   | \$1,323.00 |
| State Auto Property & Casualty Insurance Company<br>Customer Service Phone: 800-944-9950    | \$438.00   | \$567.00      | \$433.00   | \$442.00   | \$508.00   | \$611.00   | \$563.00   | \$554.00   |
| State Automobile Mutual Insurance Company<br>Customer Service Phone: 800-944-9950           | \$438.00   | \$567.00      | \$433.00   | \$442.00   | \$508.00   | \$611.00   | \$563.00   | \$554.00   |
| State Farm Fire and Casualty Company<br>Customer Service Phone: 309-766-6561                | \$734.00   | \$874.00      | \$604.00   | \$604.00   | \$685.00   | \$719.00   | \$938.00   | \$786.00   |
| Travelers Commercial Insurance Company<br>Customer Service Phone: 860-277-7366              | \$470.00   | \$513.00      | \$419.00   | \$400.00   | \$506.00   | \$563.00   | \$1,134.00 | \$627.00   |
| Travelers Home and Marine Insurance Company (The)<br>Customer Service Phone: 860-277-7366   | \$482.00   | \$527.00      | \$430.00   | \$410.00   | \$519.00   | \$578.00   | \$1,163.00 | \$644.00   |
| Travelers Indemnity Company of America<br>Customer Service Phone: 860-277-7366              | \$505.00   | \$552.00      | \$301.00   | \$294.00   | \$1,306.00 | \$482.00   | \$473.00   | \$1,323.00 |
| Trustgard Insurance Company<br>Customer Service Phone: 800-422-0550                         | \$1,155.00 | \$1,186.00    | \$1,131.00 | \$1,150.00 | \$1,517.00 | \$1,197.00 | \$1,974.00 | \$1,427.00 |



## Homeowners (All Perils), \$125,000 Dwelling, Frame

| Company Name / Phone  | Ashland    | Bowling Green | Covington  | Lexington  | Louisville | Paducah    | Pikeville  | Somerset   |
|---|------------|---------------|------------|------------|------------|------------|------------|------------|
| Twin City Fire Insurance Company<br>Customer Service Phone: 860-547-5000        | \$1,052.00 | \$787.00      | \$589.00   | \$615.00   | \$812.00   | \$897.00   | \$1,052.00 | \$804.00   |
| Underwriters at Lloyd's, London<br>Customer Service Phone: 800-292-1875         | \$1,632.00 | \$1,632.00    | \$1,632.00 | \$1,632.00 | \$1,632.00 | \$1,632.00 | \$0.00     | \$1,632.00 |
| United Services Automobile Association<br>Customer Service Phone: 800-531-8722  | \$266.00   | \$296.00      | \$216.00   | \$264.00   | \$279.00   | \$268.00   | \$311.00   | \$286.00   |
| Unitrin Auto and Home Insurance Company<br>Customer Service Phone: 877-252-7878 | \$768.00   | \$699.00      | \$498.00   | \$488.00   | \$649.00   | \$857.00   | \$1,014.00 | \$860.00   |
| USAA Casualty Insurance Company<br>Customer Service Phone: 800-531-8722         | \$359.00   | \$399.00      | \$292.00   | \$356.00   | \$376.00   | \$362.00   | \$418.00   | \$386.00   |
| USAA General Indemnity Company<br>Customer Service Phone: 800-531-8722          | \$347.00   | \$395.00      | \$287.00   | \$351.00   | \$371.00   | \$357.00   | \$404.00   | \$379.00   |
| Vigilant Insurance Company<br>Customer Service Phone: 866-324-8222              | \$1,118.00 | \$1,373.00    | \$927.00   | \$1,069.00 | \$1,024.00 | \$1,373.00 | \$1,118.00 | \$1,373.00 |
| West American Insurance Company<br>Customer Service Phone: 800-436-9600         | \$642.00   | \$775.00      | \$646.00   | \$657.00   | \$765.00   | \$757.00   | \$737.00   | \$726.00   |
| Westfield Insurance Company<br>Customer Service Phone: 800-243-0210             | \$727.00   | \$661.00      | \$446.00   | \$425.00   | \$564.00   | \$872.00   | \$758.00   | \$678.00   |
| Westfield National Insurance Company<br>Customer Service Phone: 800-243-0210    | \$777.00   | \$707.00      | \$477.00   | \$455.00   | \$604.00   | \$933.00   | \$811.00   | \$725.00   |

## Homeowner's Premiums

All perils

\$200,000 Dwelling, Brick Veneer

## Homeowners (All Perils), \$200,000 Dwelling, Brick Veneer

| Company Name / Phone  | Ashland    | Bowling Green | Covington  | Lexington  | Louisville | Paducah    | Pikeville  | Somerset   |
|---|------------|---------------|------------|------------|------------|------------|------------|------------|
| ACA Insurance Company<br>Customer Service Phone: 800-207-3618                           | \$739.00   | \$777.00      | \$484.00   | \$493.00   | \$568.00   | \$748.00   | \$1,372.00 | \$871.00   |
| Aegis Security Insurance Company<br>Customer Service Phone: 180-023-3216                | \$1,297.00 | \$1,297.00    | \$1,297.00 | \$1,297.00 | \$1,297.00 | \$1,297.00 | \$2,292.00 | \$1,297.00 |
| AIOI Insurance Company of America<br>Customer Service Phone: 877-525-6777               | \$874.00   | \$766.00      | \$581.00   | \$630.00   | \$734.00   | \$765.00   | \$1,319.00 | \$810.00   |
| Allstate Indemnity Company<br>Customer Service Phone: 800-255-7828                      | \$853.00   | \$832.00      | \$726.00   | \$783.00   | \$807.00   | \$812.00   | \$1,284.00 | \$832.00   |
| Allstate Insurance Company<br>Customer Service Phone: 800-255-7828                      | \$807.00   | \$778.00      | \$684.00   | \$735.00   | \$765.00   | \$761.00   | \$1,205.00 | \$778.00   |
| Allstate Property & Casualty Insurance Company<br>Customer Service Phone: 800-255-7828  | \$523.00   | \$645.00      | \$490.00   | \$523.00   | \$569.00   | \$580.00   | \$721.00   | \$780.00   |
| American Commerce Insurance Company<br>Customer Service Phone: 800-282-2913             | \$976.00   | \$1,058.00    | \$664.00   | \$642.00   | \$813.00   | \$1,207.00 | \$965.00   | \$965.00   |
| American Family Home Insurance Company<br>Customer Service Phone: 513-947-6792          | \$0.00     | \$0.00        | \$0.00     | \$0.00     | \$0.00     | \$0.00     | \$0.00     | \$0.00     |
| American Fire and Casualty Company<br>Customer Service Phone: 800-436-9600              | \$699.00   | \$844.00      | \$703.00   | \$715.00   | \$833.00   | \$823.00   | \$802.00   | \$790.00   |
| American Insurance Company (The)<br>Customer Service Phone: 800-227-1170                | \$958.00   | \$2,299.00    | \$825.00   | \$836.00   | \$969.00   | \$829.00   | \$1,298.00 | \$1,820.00 |
| American International Insurance Company<br>Customer Service Phone: 888-760-9195        | \$1,034.00 | \$791.00      | \$791.00   | \$791.00   | \$946.00   | \$791.00   | \$1,034.00 | \$791.00   |
| American National General Insurance Company<br>Customer Service Phone: 417-887-0220     | \$540.00   | \$593.00      | \$552.00   | \$471.00   | \$598.00   | \$526.00   | \$1,187.00 | \$586.00   |
| American National Property and Casualty Company<br>Customer Service Phone: 417-887-0220 | \$589.00   | \$648.00      | \$602.00   | \$515.00   | \$652.00   | \$574.00   | \$1,293.00 | \$640.00   |
| American Reliable Insurance Company<br>Customer Service Phone: 800-535-1333             | \$1,698.00 | \$1,698.00    | \$1,698.00 | \$1,698.00 | \$1,698.00 | \$1,698.00 | \$2,390.00 | \$1,698.00 |
| Amica Mutual Insurance Company<br>Customer Service Phone: 800-652-6422                  | \$578.00   | \$481.00      | \$432.00   | \$396.00   | \$495.00   | \$527.00   | \$766.00   | \$668.00   |

## Homeowners (All Perils), \$200,000 Dwelling, Brick Veneer

| Company Name / Phone  | Ashland    | Bowling Green | Covington  | Lexington  | Louisville | Paducah    | Pikeville  | Somerset   |
|---|------------|---------------|------------|------------|------------|------------|------------|------------|
| Armed Forces Insurance Exchange<br>Customer Service Phone: 800-255-6792                         | \$662.00   | \$591.00      | \$531.00   | \$529.00   | \$644.00   | \$591.00   | \$662.00   | \$591.00   |
| Associated Indemnity Corporation<br>Customer Service Phone: 800-227-1700                        | \$958.00   | \$2,299.00    | \$825.00   | \$836.00   | \$969.00   | \$829.00   | \$1,298.00 | \$1,820.00 |
| Auto Club Property-Casualty Insurance Company<br>Customer Service Phone: 888-222-9677           | \$516.00   | \$516.00      | \$290.00   | \$275.00   | \$413.00   | \$376.00   | \$703.00   | \$599.00   |
| Automobile Insurance Company of Hartford, Connecticut<br>Customer Service Phone: 860-277-7366   | \$620.00   | \$676.00      | \$368.00   | \$360.00   | \$1,598.00 | \$590.00   | \$580.00   | \$1,620.00 |
| Auto-Owners Insurance Company<br>Customer Service Phone: 800-346-0346                           | \$965.00   | \$840.00      | \$760.00   | \$732.00   | \$965.00   | \$1,001.00 | \$1,519.00 | \$1,010.00 |
| Balboa Insurance Company<br>Customer Service Phone: 800-894-0976                                | \$1,726.00 | \$970.00      | \$874.00   | \$943.00   | \$1,256.00 | \$1,531.00 | \$1,726.00 | \$956.00   |
| Bankers Standard Insurance Company<br>Customer Service Phone: 973-408-6190                      | \$1,249.00 | \$1,192.00    | \$1,065.00 | \$1,038.00 | \$1,110.00 | \$1,118.00 | \$1,614.00 | \$1,206.00 |
| California Casualty General Insurance Company of Oregon<br>Customer Service Phone: 800-346-6840 | \$832.00   | \$765.00      | \$642.00   | \$623.00   | \$765.00   | \$771.00   | \$1,202.00 | \$920.00   |
| Church Mutual Insurance Company<br>Customer Service Phone: 715-539-5577                         | \$1,294.00 | \$1,294.00    | \$1,100.00 | \$1,294.00 | \$1,488.00 | \$1,294.00 | \$1,294.00 | \$1,294.00 |
| Cincinnati Insurance Company<br>Customer Service Phone: 513-870-2812                            | \$638.00   | \$761.00      | \$524.00   | \$536.00   | \$621.00   | \$563.00   | \$714.00   | \$638.00   |
| Countryway Insurance Company<br>Customer Service Phone: 315-634-5200                            | \$1,326.00 | \$817.00      | \$817.00   | \$817.00   | \$1,326.00 | \$914.00   | \$817.00   | \$1,326.00 |
| Electric Insurance Company<br>Customer Service Phone: 800-227-2757                              | \$1,883.00 | \$1,473.00    | \$990.00   | \$1,098.00 | \$1,348.00 | \$1,256.00 | \$2,442.00 | \$1,652.00 |
| Encompass Indemnity Company<br>Customer Service Phone: 800-262-9262                             | \$1,018.00 | \$1,079.00    | \$830.00   | \$961.00   | \$1,092.00 | \$1,138.00 | \$1,358.00 | \$999.00   |
| Encompass Insurance Company of America<br>Customer Service Phone: 800-262-9262                  | \$697.00   | \$828.00      | \$862.00   | \$797.00   | \$906.00   | \$1,017.00 | \$934.00   | \$947.00   |
| Federal Insurance Company<br>Customer Service Phone: 866-324-8222                               | \$1,828.00 | \$2,248.00    | \$1,514.00 | \$1,748.00 | \$1,674.00 | \$2,248.00 | \$1,828.00 | \$2,248.00 |

## Homeowners (All Perils), \$200,000 Dwelling, Brick Veneer

| Company Name / Phone   | Ashland    | Bowling Green | Covington  | Lexington  | Louisville | Paducah    | Pikeville  | Somerset   |
|--|------------|---------------|------------|------------|------------|------------|------------|------------|
| Fidelity National Insurance Company<br>Customer Service Phone: 800-849-6140                  | \$593.00   | \$718.00      | \$496.00   | \$467.00   | \$552.00   | \$571.00   | \$716.00   | \$637.00   |
| Fireman's Fund Insurance Company<br>Customer Service Phone: 800-227-1700                     | \$1,101.00 | \$2,643.00    | \$949.00   | \$961.00   | \$1,115.00 | \$953.00   | \$1,492.00 | \$2,092.00 |
| First American Property & Casualty Insurance Company<br>Customer Service Phone: 888-922-5343 | \$0.00     | \$0.00        | \$0.00     | \$0.00     | \$0.00     | \$0.00     | \$0.00     | \$0.00     |
| First Liberty Insurance Corporation (The)<br>Customer Service Phone: 800-225-8346            | \$926.00   | \$1,003.00    | \$177.00   | \$800.00   | \$926.00   | \$1,003.00 | \$1,377.00 | \$1,003.00 |
| Garrison Property and Casualty Insurance Company<br>Customer Service Phone: 800-531-8722     | \$379.00   | \$442.00      | \$317.00   | \$390.00   | \$414.00   | \$397.00   | \$440.00   | \$420.00   |
| Grange Mutual Casualty Company<br>Customer Service Phone: 800-422-0550                       | \$1,154.00 | \$1,333.00    | \$877.00   | \$1,458.00 | \$1,643.00 | \$1,490.00 | \$1,372.00 | \$1,583.00 |
| Great Northern Insurance Company<br>Customer Service Phone: 866-324-8222                     | \$1,338.00 | \$971.00      | \$1,036.00 | \$975.00   | \$1,227.00 | \$971.00   | \$1,338.00 | \$971.00   |
| GuideOne Elite Insurance Company<br>Customer Service Phone: 877-448-4331                     | \$742.00   | \$735.00      | \$532.00   | \$551.00   | \$808.00   | \$631.00   | \$650.00   | \$982.00   |
| GuideOne Mutual Insurance Company<br>Customer Service Phone: 877-448-4331                    | \$1,024.00 | \$1,000.00    | \$813.00   | \$826.00   | \$1,240.00 | \$1,034.00 | \$950.00   | \$1,314.00 |
| GuideOne Specialty Mutual Insurance Company<br>Customer Service Phone: 877-448-4331          | \$1,404.00 | \$1,372.00    | \$1,115.00 | \$1,131.00 | \$1,699.00 | \$1,416.00 | \$1,302.00 | \$1,800.00 |
| Hamilton Mutual Insurance Company<br>Customer Service Phone: 800-247-2128                    | \$689.00   | \$561.00      | \$586.00   | \$546.00   | \$746.00   | \$650.00   | \$744.00   | \$650.00   |
| Hartford Accident and Indemnity Company<br>Customer Service Phone: 860-547-5000              | \$1,599.00 | \$1,195.00    | \$894.00   | \$933.00   | \$1,232.00 | \$1,364.00 | \$1,599.00 | \$1,222.00 |
| Hartford Casualty Insurance Company<br>Customer Service Phone: 860-547-5000                  | \$1,263.00 | \$944.00      | \$706.00   | \$737.00   | \$973.00   | \$1,077.00 | \$1,263.00 | \$966.00   |
| Hartford Fire Insurance Company<br>Customer Service Phone: 860-547-5000                      | \$2,398.00 | \$1,792.00    | \$1,341.00 | \$1,399.00 | \$1,848.00 | \$2,045.00 | \$2,398.00 | \$1,834.00 |
| Hartford Insurance Company of the Midwest<br>Customer Service Phone: 860-547-5000            | \$1,149.00 | \$956.00      | \$828.00   | \$951.00   | \$970.00   | \$991.00   | \$1,149.00 | \$1,118.00 |

## Homeowners (All Perils), \$200,000 Dwelling, Brick Veneer

| Company Name / Phone  | Ashland    | Bowling Green | Covington  | Lexington  | Louisville | Paducah    | Pikeville  | Somerset   |
|---|------------|---------------|------------|------------|------------|------------|------------|------------|
| Hartford Underwriters Insurance Company<br>Customer Service Phone: 860-547-5000                     | \$1,599.00 | \$1,195.00    | \$894.00   | \$933.00   | \$1,232.00 | \$1,364.00 | \$1,599.00 | \$1,222.00 |
| Homesite Insurance Company<br>Customer Service Phone: 800-466-9142                                  | \$871.00   | \$784.00      | \$622.00   | \$606.00   | \$645.00   | \$715.00   | \$1,015.00 | \$926.00   |
| IDS Property Casualty Insurance Company<br>Customer Service Phone: 800-535-2001                     | \$543.00   | \$660.00      | \$452.00   | \$425.00   | \$504.00   | \$522.00   | \$659.00   | \$584.00   |
| Indiana Insurance Company<br>Customer Service Phone: 800-436-9600                                   | \$1,074.00 | \$1,009.00    | \$697.00   | \$728.00   | \$1,047.00 | \$995.00   | \$995.00   | \$1,152.00 |
| Kentucky Farm Bureau Mutual Insurance Company<br>Customer Service Phone: 502-495-5000               | \$652.00   | \$624.00      | \$578.00   | \$500.00   | \$654.00   | \$705.00   | \$696.00   | \$658.00   |
| Kentucky National Insurance Company<br>Customer Service Phone: 859-367-5200                         | \$585.00   | \$521.00      | \$450.00   | \$450.00   | \$560.00   | \$595.00   | \$595.00   | \$595.00   |
| Liberty Mutual Fire Insurance Company<br>Customer Service Phone: 800-225-8346                       | \$854.00   | \$931.00      | \$779.00   | \$742.00   | \$859.00   | \$931.00   | \$1,278.00 | \$1,278.00 |
| Merastar Insurance Company<br>Customer Service Phone: 800-637-2782                                  | \$689.00   | \$585.00      | \$474.00   | \$507.00   | \$538.00   | \$651.00   | \$723.00   | \$617.00   |
| Metropolitan Direct Property and Casualty Insurance Company<br>Customer Service Phone: 800-438-6381 | \$1,394.00 | \$1,615.00    | \$865.00   | \$744.00   | \$1,038.00 | \$1,278.00 | \$3,755.00 | \$1,815.00 |
| Metropolitan Property and Casualty Insurance Company<br>Customer Service Phone: 800-438-6381        | \$1,127.00 | \$921.00      | \$670.00   | \$777.00   | \$907.00   | \$996.00   | \$1,704.00 | \$990.00   |
| Middlesex Insurance Company<br>Customer Service Phone: 800-227-0201                                 | \$798.00   | \$790.00      | \$649.00   | \$640.00   | \$764.00   | \$782.00   | \$981.00   | \$866.00   |
| Motorists Mutual Insurance Company<br>Customer Service Phone: 614-225-8914                          | \$637.00   | \$610.00      | \$661.00   | \$504.00   | \$673.00   | \$1,370.00 | \$898.00   | \$791.00   |
| Ohio Casualty Insurance Company<br>Customer Service Phone: 800-436-9600                             | \$1,048.00 | \$1,265.00    | \$1,054.00 | \$1,073.00 | \$1,250.00 | \$1,235.00 | \$1,203.00 | \$1,185.00 |
| Owners Insurance Company<br>Customer Service Phone: 800-346-0346                                    | \$815.00   | \$710.00      | \$642.00   | \$619.00   | \$815.00   | \$846.00   | \$1,283.00 | \$854.00   |
| Pacific Indemnity Company<br>Customer Service Phone: 866-324-8222                                   | \$1,497.00 | \$1,067.00    | \$1,141.00 | \$1,075.00 | \$1,356.00 | \$1,067.00 | \$1,479.00 | \$1,067.00 |

## Homeowners (All Perils), \$200,000 Dwelling, Brick Veneer

| Company Name / Phone  | Ashland    | Bowling Green | Covington  | Lexington  | Louisville | Paducah    | Pikeville  | Somerset   |
|---|------------|---------------|------------|------------|------------|------------|------------|------------|
| Pharmacists Mutual Insurance Company<br>Customer Service Phone: 800-247-5930                | \$741.00   | \$721.00      | \$613.00   | \$721.00   | \$827.00   | \$721.00   | \$721.00   | \$721.00   |
| Property and Casualty Insurance Company of Hartford<br>Customer Service Phone: 860-547-5000 | \$1,681.00 | \$1,530.00    | \$1,318.00 | \$1,465.00 | \$1,560.00 | \$1,587.00 | \$1,681.00 | \$1,633.00 |
| SAFECO Insurance Company of America<br>Customer Service Phone: 866-825-2796                 | \$405.00   | \$394.00      | \$271.00   | \$291.00   | \$338.00   | \$339.00   | \$619.00   | \$321.00   |
| SECURA Insurance, A Mutual Company<br>Customer Service Phone: 920-830-4741                  | \$986.00   | \$1,140.00    | \$646.00   | \$564.00   | \$778.00   | \$1,295.00 | \$1,517.00 | \$1,123.00 |
| Sentinel Insurance Company, Limited<br>Customer Service Phone: 860-547-5000                 | \$996.00   | \$514.00      | \$379.00   | \$395.00   | \$638.00   | \$830.00   | \$996.00   | \$689.00   |
| Sentry Insurance a Mutual Company<br>Customer Service Phone: 800-227-0201                   | \$1,281.00 | \$1,217.00    | \$1,042.00 | \$1,029.00 | \$1,227.00 | \$1,244.00 | \$1,600.00 | \$1,327.00 |
| Shelter Mutual Insurance Company<br>Customer Service Phone: 800-743-5837                    | \$946.00   | \$959.00      | \$737.00   | \$712.00   | \$969.00   | \$921.00   | \$1,159.00 | \$944.00   |
| Standard Fire Insurance Company (The)<br>Customer Service Phone: 860-277-7366               | \$669.00   | \$730.00      | \$397.00   | \$389.00   | \$1,725.00 | \$637.00   | \$626.00   | \$1,749.00 |
| State Auto Property & Casualty Insurance Company<br>Customer Service Phone: 800-944-9950    | \$521.00   | \$674.00      | \$515.00   | \$526.00   | \$604.00   | \$726.00   | \$669.00   | \$659.00   |
| State Automobile Mutual Insurance Company<br>Customer Service Phone: 800-944-9950           | \$521.00   | \$674.00      | \$515.00   | \$526.00   | \$604.00   | \$726.00   | \$669.00   | \$659.00   |
| State Farm Fire and Casualty Company<br>Customer Service Phone: 309-766-6561                | \$929.00   | \$1,106.00    | \$765.00   | \$765.00   | \$867.00   | \$910.00   | \$1,187.00 | \$994.00   |
| Travelers Commercial Insurance Company<br>Customer Service Phone: 860-277-7366              | \$636.00   | \$714.00      | \$583.00   | \$539.00   | \$717.00   | \$779.00   | \$1,548.00 | \$847.00   |
| Travelers Home and Marine Insurance Company (The)<br>Customer Service Phone: 860-277-7366   | \$652.00   | \$731.00      | \$597.00   | \$553.00   | \$735.00   | \$798.00   | \$1,587.00 | \$868.00   |
| Travelers Indemnity Company of America<br>Customer Service Phone: 860-277-7366              | \$669.00   | \$730.00      | \$397.00   | \$389.00   | \$1,725.00 | \$637.00   | \$626.00   | \$1,749.00 |
| Trustgard Insurance Company<br>Customer Service Phone: 800-422-0550                         | \$1,101.00 | \$1,057.00    | \$1,000.00 | \$1,070.00 | \$1,448.00 | \$1,087.00 | \$1,784.00 | \$1,384.00 |



## Homeowners (All Perils), \$200,000 Dwelling, Brick Veneer

| Company Name / Phone  | Ashland    | Bowling Green | Covington  | Lexington  | Louisville | Paducah    | Pikeville  | Somerset   |
|---|------------|---------------|------------|------------|------------|------------|------------|------------|
| Twin City Fire Insurance Company<br>Customer Service Phone: 860-547-5000        | \$1,487.00 | \$1,111.00    | \$832.00   | \$867.00   | \$1,146.00 | \$1,268.00 | \$1,487.00 | \$1,137.00 |
| Underwriters at Lloyd's, London<br>Customer Service Phone: 800-292-1875         | \$1,656.00 | \$1,656.00    | \$1,656.00 | \$1,242.00 | \$1,242.00 | \$1,656.00 | \$2,194.00 | \$1,656.00 |
| United Services Automobile Association<br>Customer Service Phone: 800-531-8722  | \$280.00   | \$323.00      | \$233.00   | \$286.00   | \$303.00   | \$291.00   | \$325.00   | \$308.00   |
| Unitrin Auto and Home Insurance Company<br>Customer Service Phone: 877-252-7878 | \$737.00   | \$678.00      | \$484.00   | \$474.00   | \$629.00   | \$832.00   | \$983.00   | \$833.00   |
| USAA Casualty Insurance Company<br>Customer Service Phone: 800-531-8722         | \$377.00   | \$437.00      | \$314.00   | \$386.00   | \$410.00   | \$393.00   | \$438.00   | \$416.00   |
| USAA General Indemnity Company<br>Customer Service Phone: 800-531-8722          | \$376.00   | \$445.00      | \$319.00   | \$392.00   | \$417.00   | \$399.00   | \$435.00   | \$422.00   |
| Vigilant Insurance Company<br>Customer Service Phone: 866-324-8222              | \$1,828.00 | \$2,248.00    | \$1,514.00 | \$1,748.00 | \$1,674.00 | \$2,248.00 | \$1,828.00 | \$2,248.00 |
| West American Insurance Company<br>Customer Service Phone: 800-436-9600         | \$776.00   | \$937.00      | \$781.00   | \$795.00   | \$926.00   | \$915.00   | \$891.00   | \$878.00   |
| Westfield Insurance Company<br>Customer Service Phone: 800-243-0210             | \$965.00   | \$878.00      | \$592.00   | \$565.00   | \$749.00   | \$1,158.00 | \$1,006.00 | \$900.00   |
| Westfield National Insurance Company<br>Customer Service Phone: 800-243-0210    | \$1,033.00 | \$940.00      | \$633.00   | \$604.00   | \$801.00   | \$1,239.00 | \$1,078.00 | \$963.00   |

## Renter's Premiums

\$25,000 Contents with Replacement Option  
Frame

## Renters, \$25,000 Contents with Replacement Option, Frame

| Company Name / Phone  | Ashland  | Bowling Green | Covington | Lexington | Louisville | Paducah  | Pikeville | Somerset |
|---|----------|---------------|-----------|-----------|------------|----------|-----------|----------|
| ACA Insurance Company<br>Customer Service Phone: 800-207-3618                           | \$152.00 | \$152.00      | \$150.00  | \$151.00  | \$166.00   | \$159.00 | \$159.00  | \$159.00 |
| Aegis Security Insurance Company<br>Customer Service Phone: 180-023-3216                | \$320.00 | \$320.00      | \$320.00  | \$320.00  | \$320.00   | \$320.00 | \$320.00  | \$320.00 |
| AIOI Insurance Company of America<br>Customer Service Phone: 877-525-6777               | \$170.00 | \$170.00      | \$170.00  | \$170.00  | \$170.00   | \$197.00 | \$170.00  | \$170.00 |
| Allstate Indemnity Company<br>Customer Service Phone: 800-255-7828                      | \$126.00 | \$126.00      | \$115.00  | \$126.00  | \$143.00   | \$126.00 | \$126.00  | \$126.00 |
| Allstate Insurance Company<br>Customer Service Phone: 800-255-7828                      | \$178.00 | \$178.00      | \$161.00  | \$178.00  | \$202.00   | \$178.00 | \$178.00  | \$178.00 |
| Allstate Property & Casualty Insurance Company<br>Customer Service Phone: 800-255-7828  | \$0.00   | \$0.00        | \$0.00    | \$0.00    | \$0.00     | \$0.00   | \$0.00    | \$0.00   |
| American Commerce Insurance Company<br>Customer Service Phone: 800-282-2913             | \$91.00  | \$91.00       | \$91.00   | \$91.00   | \$115.00   | \$103.00 | \$103.00  | \$103.00 |
| American Family Home Insurance Company<br>Customer Service Phone: 513-947-6792          | \$275.00 | \$275.00      | \$275.00  | \$275.00  | \$275.00   | \$275.00 | \$275.00  | \$275.00 |
| American Fire and Casualty Company<br>Customer Service Phone: 800-436-9600              | \$107.00 | \$107.00      | \$113.00  | \$107.00  | \$122.00   | \$107.00 | \$107.00  | \$113.00 |
| American Insurance Company (The)<br>Customer Service Phone: 800-227-1170                | \$276.00 | \$491.00      | \$151.00  | \$230.00  | \$230.00   | \$256.00 | \$256.00  | \$491.00 |
| American International Insurance Company<br>Customer Service Phone: 888-760-9195        | \$167.00 | \$167.00      | \$167.00  | \$167.00  | \$167.00   | \$167.00 | \$167.00  | \$167.00 |
| American National General Insurance Company<br>Customer Service Phone: 417-887-0220     | \$121.00 | \$121.00      | \$121.00  | \$121.00  | \$102.00   | \$121.00 | \$121.00  | \$121.00 |
| American National Property and Casualty Company<br>Customer Service Phone: 417-887-0220 | \$131.00 | \$131.00      | \$131.00  | \$131.00  | \$110.00   | \$131.00 | \$131.00  | \$131.00 |
| American Reliable Insurance Company<br>Customer Service Phone: 800-535-1333             | \$0.00   | \$0.00        | \$0.00    | \$0.00    | \$0.00     | \$0.00   | \$0.00    | \$0.00   |
| Amica Mutual Insurance Company<br>Customer Service Phone: 800-652-6422                  | \$120.00 | \$120.00      | \$120.00  | \$120.00  | \$120.00   | \$120.00 | \$120.00  | \$120.00 |

## Renters, \$25,000 Contents with Replacement Option, Frame

| Company Name / Phone  | Ashland  | Bowling Green | Covington | Lexington | Louisville | Paducah  | Pikeville | Somerset |
|---|----------|---------------|-----------|-----------|------------|----------|-----------|----------|
| Armed Forces Insurance Exchange<br>Customer Service Phone: 800-255-6792                         | \$0.00   | \$0.00        | \$0.00    | \$0.00    | \$0.00     | \$0.00   | \$0.00    | \$0.00   |
| Associated Indemnity Corporation<br>Customer Service Phone: 800-227-1700                        | \$276.00 | \$491.00      | \$151.00  | \$230.00  | \$230.00   | \$256.00 | \$256.00  | \$491.00 |
| Auto Club Property-Casualty Insurance Company<br>Customer Service Phone: 888-222-9677           | \$92.00  | \$92.00       | \$82.00   | \$86.00   | \$111.00   | \$78.00  | \$92.00   | \$92.00  |
| Automobile Insurance Company of Hartford, Connecticut<br>Customer Service Phone: 860-277-7366   | \$125.00 | \$125.00      | \$125.00  | \$125.00  | \$125.00   | \$125.00 | \$125.00  | \$125.00 |
| Auto-Owners Insurance Company<br>Customer Service Phone: 800-346-0346                           | \$144.00 | \$135.00      | \$135.00  | \$135.00  | \$144.00   | \$135.00 | \$144.00  | \$135.00 |
| Balboa Insurance Company<br>Customer Service Phone: 800-894-0976                                | \$286.00 | \$286.00      | \$286.00  | \$286.00  | \$286.00   | \$286.00 | \$286.00  | \$286.00 |
| Bankers Standard Insurance Company<br>Customer Service Phone: 973-408-6190                      | \$222.00 | \$226.00      | \$224.00  | \$224.00  | \$216.00   | \$226.00 | \$228.00  | \$228.00 |
| California Casualty General Insurance Company of Oregon<br>Customer Service Phone: 800-346-6840 | \$100.00 | \$100.00      | \$95.00   | \$100.00  | \$112.00   | \$100.00 | \$100.00  | \$100.00 |
| Church Mutual Insurance Company<br>Customer Service Phone: 715-539-5577                         | \$142.00 | \$142.00      | \$142.00  | \$142.00  | \$152.00   | \$142.00 | \$142.00  | \$142.00 |
| Cincinnati Insurance Company<br>Customer Service Phone: 513-870-2812                            | \$95.00  | \$95.00       | \$95.00   | \$95.00   | \$95.00    | \$95.00  | \$95.00   | \$95.00  |
| Countryway Insurance Company<br>Customer Service Phone: 315-634-5200                            | \$106.00 | \$106.00      | \$118.00  | \$106.00  | \$106.00   | \$118.00 | \$106.00  | \$106.00 |
| Electric Insurance Company<br>Customer Service Phone: 800-227-2757                              | \$225.00 | \$206.00      | \$206.00  | \$206.00  | \$225.00   | \$206.00 | \$225.00  | \$206.00 |
| Encompass Indemnity Company<br>Customer Service Phone: 800-262-9262                             | \$205.00 | \$205.00      | \$197.00  | \$205.00  | \$221.00   | \$221.00 | \$205.00  | \$205.00 |
| Encompass Insurance Company of America<br>Customer Service Phone: 800-262-9262                  | \$144.00 | \$143.00      | \$137.00  | \$143.00  | \$154.00   | \$143.00 | \$144.00  | \$143.00 |
| Federal Insurance Company<br>Customer Service Phone: 866-324-8222                               | \$289.00 | \$289.00      | \$289.00  | \$289.00  | \$289.00   | \$289.00 | \$289.00  | \$289.00 |

## Renters, \$25,000 Contents with Replacement Option, Frame

| Company Name / Phone   | Ashland  | Bowling Green | Covington | Lexington | Louisville | Paducah  | Pikeville | Somerset |
|--|----------|---------------|-----------|-----------|------------|----------|-----------|----------|
| Fidelity National Insurance Company<br>Customer Service Phone: 800-849-6140                  | \$106.00 | \$106.00      | \$106.00  | \$106.00  | \$98.00    | \$106.00 | \$106.00  | \$106.00 |
| Fireman's Fund Insurance Company<br>Customer Service Phone: 800-227-1700                     | \$276.00 | \$491.00      | \$151.00  | \$230.00  | \$230.00   | \$256.00 | \$256.00  | \$491.00 |
| First American Property & Casualty Insurance Company<br>Customer Service Phone: 888-922-5343 | \$250.00 | \$250.00      | \$250.00  | \$250.00  | \$250.00   | \$250.00 | \$250.00  | \$250.00 |
| First Liberty Insurance Corporation (The)<br>Customer Service Phone: 800-225-8346            | \$222.00 | \$199.00      | \$645.00  | \$199.00  | \$222.00   | \$199.00 | \$199.00  | \$199.00 |
| Garrison Property and Casualty Insurance Company<br>Customer Service Phone: 800-531-8722     | \$42.00  | \$43.00       | \$38.00   | \$38.00   | \$45.00    | \$46.00  | \$34.00   | \$42.00  |
| Grange Mutual Casualty Company<br>Customer Service Phone: 800-422-0550                       | \$110.00 | \$107.00      | \$106.00  | \$107.00  | \$110.00   | \$114.00 | \$135.00  | \$110.00 |
| Great Northern Insurance Company<br>Customer Service Phone: 866-324-8222                     | \$234.00 | \$234.00      | \$234.00  | \$234.00  | \$271.00   | \$234.00 | \$234.00  | \$234.00 |
| GuideOne Elite Insurance Company<br>Customer Service Phone: 877-448-4331                     | \$0.00   | \$0.00        | \$0.00    | \$0.00    | \$0.00     | \$0.00   | \$0.00    | \$0.00   |
| GuideOne Mutual Insurance Company<br>Customer Service Phone: 877-448-4331                    | \$109.00 | \$109.00      | \$109.00  | \$109.00  | \$109.00   | \$109.00 | \$109.00  | \$109.00 |
| GuideOne Specialty Mutual Insurance Company<br>Customer Service Phone: 877-448-4331          | \$148.00 | \$148.00      | \$148.00  | \$148.00  | \$148.00   | \$148.00 | \$148.00  | \$148.00 |
| Hamilton Mutual Insurance Company<br>Customer Service Phone: 800-247-2128                    | \$0.00   | \$0.00        | \$0.00    | \$0.00    | \$0.00     | \$0.00   | \$0.00    | \$0.00   |
| Hartford Accident and Indemnity Company<br>Customer Service Phone: 860-547-5000              | \$153.00 | \$153.00      | \$153.00  | \$153.00  | \$169.00   | \$153.00 | \$153.00  | \$153.00 |
| Hartford Casualty Insurance Company<br>Customer Service Phone: 860-547-5000                  | \$120.00 | \$120.00      | \$120.00  | \$120.00  | \$133.00   | \$120.00 | \$120.00  | \$120.00 |
| Hartford Fire Insurance Company<br>Customer Service Phone: 860-547-5000                      | \$180.00 | \$180.00      | \$180.00  | \$180.00  | \$198.00   | \$180.00 | \$180.00  | \$180.00 |
| Hartford Insurance Company of the Midwest<br>Customer Service Phone: 860-547-5000            | \$134.00 | \$134.00      | \$134.00  | \$134.00  | \$149.00   | \$134.00 | \$134.00  | \$134.00 |

## Renters, \$25,000 Contents with Replacement Option, Frame

| Company Name / Phone  | Ashland  | Bowling Green | Covington | Lexington | Louisville | Paducah  | Pikeville | Somerset |
|---|----------|---------------|-----------|-----------|------------|----------|-----------|----------|
| Hartford Underwriters Insurance Company<br>Customer Service Phone: 860-547-5000                     | \$153.00 | \$153.00      | \$153.00  | \$153.00  | \$169.00   | \$153.00 | \$153.00  | \$153.00 |
| Homesite Insurance Company<br>Customer Service Phone: 800-466-9142                                  | \$171.00 | \$135.00      | \$119.00  | \$130.00  | \$145.00   | \$145.00 | \$171.00  | \$171.00 |
| IDS Property Casualty Insurance Company<br>Customer Service Phone: 800-535-2001                     | \$75.00  | \$75.00       | \$75.00   | \$75.00   | \$75.00    | \$75.00  | \$75.00   | \$75.00  |
| Indiana Insurance Company<br>Customer Service Phone: 800-436-9600                                   | \$177.00 | \$162.00      | \$162.00  | \$162.00  | \$177.00   | \$162.00 | \$177.00  | \$162.00 |
| Kentucky Farm Bureau Mutual Insurance Company<br>Customer Service Phone: 502-495-5000               | \$143.00 | \$143.00      | \$143.00  | \$143.00  | \$157.00   | \$143.00 | \$143.00  | \$143.00 |
| Kentucky National Insurance Company<br>Customer Service Phone: 859-367-5200                         | \$205.00 | \$234.00      | \$221.00  | \$221.00  | \$205.00   | \$230.00 | \$230.00  | \$230.00 |
| Liberty Mutual Fire Insurance Company<br>Customer Service Phone: 800-225-8346                       | \$199.00 | \$199.00      | \$177.00  | \$199.00  | \$222.00   | \$199.00 | \$199.00  | \$199.00 |
| Merastar Insurance Company<br>Customer Service Phone: 800-637-2782                                  | \$113.00 | \$113.00      | \$113.00  | \$113.00  | \$108.00   | \$113.00 | \$113.00  | \$113.00 |
| Metropolitan Direct Property and Casualty Insurance Company<br>Customer Service Phone: 800-438-6381 | \$188.00 | \$176.00      | \$169.00  | \$161.00  | \$219.00   | \$188.00 | \$180.00  | \$171.00 |
| Metropolitan Property and Casualty Insurance Company<br>Customer Service Phone: 800-438-6381        | \$228.00 | \$228.00      | \$228.00  | \$228.00  | \$259.00   | \$228.00 | \$228.00  | \$228.00 |
| Middlesex Insurance Company<br>Customer Service Phone: 800-227-0201                                 | \$84.00  | \$84.00       | \$84.00   | \$84.00   | \$76.00    | \$84.00  | \$85.00   | \$84.00  |
| Motorists Mutual Insurance Company<br>Customer Service Phone: 614-225-8914                          | \$118.00 | \$118.00      | \$119.00  | \$118.00  | \$129.00   | \$143.00 | \$118.00  | \$143.00 |
| Ohio Casualty Insurance Company<br>Customer Service Phone: 800-436-9600                             | \$175.00 | \$175.00      | \$184.00  | \$175.00  | \$199.00   | \$175.00 | \$175.00  | \$184.00 |
| Owners Insurance Company<br>Customer Service Phone: 800-346-0346                                    | \$131.00 | \$114.00      | \$104.00  | \$100.00  | \$131.00   | \$136.00 | \$206.00  | \$137.00 |
| Pacific Indemnity Company<br>Customer Service Phone: 866-324-8222                                   | \$289.00 | \$289.00      | \$289.00  | \$289.00  | \$289.00   | \$289.00 | \$289.00  | \$289.00 |

## Renters, \$25,000 Contents with Replacement Option, Frame

| Company Name / Phone  | Ashland  | Bowling Green | Covington | Lexington | Louisville | Paducah  | Pikeville | Somerset |
|---|----------|---------------|-----------|-----------|------------|----------|-----------|----------|
| Pharmacists Mutual Insurance Company<br>Customer Service Phone: 800-247-5930                | \$81.00  | \$81.00       | \$81.00   | \$81.00   | \$87.00    | \$81.00  | \$81.00   | \$81.00  |
| Property and Casualty Insurance Company of Hartford<br>Customer Service Phone: 860-547-5000 | \$105.00 | \$105.00      | \$105.00  | \$105.00  | \$116.00   | \$105.00 | \$105.00  | \$105.00 |
| SAFECO Insurance Company of America<br>Customer Service Phone: 866-825-2796                 | \$118.00 | \$118.00      | \$118.00  | \$118.00  | \$118.00   | \$118.00 | \$118.00  | \$118.00 |
| SECURA Insurance, A Mutual Company<br>Customer Service Phone: 920-830-4741                  | \$263.00 | \$260.00      | \$246.00  | \$258.00  | \$282.00   | \$285.00 | \$263.00  | \$263.00 |
| Sentinel Insurance Company, Limited<br>Customer Service Phone: 860-547-5000                 | \$114.00 | \$114.00      | \$114.00  | \$114.00  | \$119.00   | \$114.00 | \$114.00  | \$114.00 |
| Sentry Insurance a Mutual Company<br>Customer Service Phone: 800-227-0201                   | \$191.00 | \$191.00      | \$191.00  | \$191.00  | \$174.00   | \$191.00 | \$194.00  | \$191.00 |
| Shelter Mutual Insurance Company<br>Customer Service Phone: 800-743-5837                    | \$126.00 | \$126.00      | \$126.00  | \$126.00  | \$126.00   | \$126.00 | \$126.00  | \$126.00 |
| Standard Fire Insurance Company (The)<br>Customer Service Phone: 860-277-7366               | \$125.00 | \$125.00      | \$125.00  | \$125.00  | \$125.00   | \$125.00 | \$125.00  | \$125.00 |
| State Auto Property & Casualty Insurance Company<br>Customer Service Phone: 800-944-9950    | \$88.00  | \$85.00       | \$88.00   | \$88.00   | \$97.00    | \$85.00  | \$88.00   | \$85.00  |
| State Automobile Mutual Insurance Company<br>Customer Service Phone: 800-944-9950           | \$88.00  | \$85.00       | \$88.00   | \$88.00   | \$97.00    | \$85.00  | \$88.00   | \$85.00  |
| State Farm Fire and Casualty Company<br>Customer Service Phone: 309-766-6561                | \$100.00 | \$100.00      | \$100.00  | \$100.00  | \$100.00   | \$100.00 | \$100.00  | \$100.00 |
| Travelers Commercial Insurance Company<br>Customer Service Phone: 860-277-7366              | \$110.00 | \$124.00      | \$97.00   | \$101.00  | \$101.00   | \$107.00 | \$107.00  | \$121.00 |
| Travelers Home and Marine Insurance Company (The)<br>Customer Service Phone: 860-277-7366   | \$113.00 | \$127.00      | \$99.00   | \$104.00  | \$104.00   | \$110.00 | \$110.00  | \$124.00 |
| Travelers Indemnity Company of America<br>Customer Service Phone: 860-277-7366              | \$125.00 | \$125.00      | \$125.00  | \$125.00  | \$125.00   | \$125.00 | \$125.00  | \$125.00 |
| Trustgard Insurance Company<br>Customer Service Phone: 800-422-0550                         | \$0.00   | \$0.00        | \$0.00    | \$0.00    | \$0.00     | \$0.00   | \$0.00    | \$0.00   |



## Renters, \$25,000 Contents with Replacement Option, Frame

| Company Name / Phone  | Ashland  | Bowling Green | Covington | Lexington | Louisville | Paducah  | Pikeville | Somerset |
|---|----------|---------------|-----------|-----------|------------|----------|-----------|----------|
| Twin City Fire Insurance Company<br>Customer Service Phone: 860-547-5000        | \$142.00 | \$142.00      | \$142.00  | \$142.00  | \$157.00   | \$142.00 | \$142.00  | \$142.00 |
| Underwriters at Lloyd's, London<br>Customer Service Phone: 800-292-1875         | \$0.00   | \$0.00        | \$0.00    | \$0.00    | \$0.00     | \$0.00   | \$0.00    | \$0.00   |
| United Services Automobile Association<br>Customer Service Phone: 800-531-8722  | \$44.00  | \$44.00       | \$40.00   | \$39.00   | \$46.00    | \$48.00  | \$35.00   | \$43.00  |
| Unitrin Auto and Home Insurance Company<br>Customer Service Phone: 877-252-7878 | \$136.00 | \$127.00      | \$131.00  | \$143.00  | \$155.00   | \$138.00 | \$136.00  | \$127.00 |
| USAA Casualty Insurance Company<br>Customer Service Phone: 800-531-8722         | \$50.00  | \$51.00       | \$45.00   | \$44.00   | \$53.00    | \$54.00  | \$40.00   | \$49.00  |
| USAA General Indemnity Company<br>Customer Service Phone: 800-531-8722          | \$44.00  | \$45.00       | \$40.00   | \$40.00   | \$47.00    | \$49.00  | \$35.00   | \$44.00  |
| Vigilant Insurance Company<br>Customer Service Phone: 866-324-8222              | \$289.00 | \$289.00      | \$289.00  | \$289.00  | \$289.00   | \$289.00 | \$289.00  | \$289.00 |
| West American Insurance Company<br>Customer Service Phone: 800-436-9600         | \$149.00 | \$149.00      | \$157.00  | \$149.00  | \$169.00   | \$149.00 | \$149.00  | \$157.00 |
| Westfield Insurance Company<br>Customer Service Phone: 800-243-0210             | \$85.00  | \$85.00       | \$85.00   | \$85.00   | \$90.00    | \$85.00  | \$85.00   | \$85.00  |
| Westfield National Insurance Company<br>Customer Service Phone: 800-243-0210    | \$90.00  | \$90.00       | \$90.00   | \$90.00   | \$96.00    | \$90.00  | \$90.00   | \$90.00  |